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## OUR OBJECT

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In placing **LEE'S HOME AND BUSINESS INSTRUCTOR** before the public our aim has been to supply a universal demand. It is an acknowledged fact that bulky and expensive books are, year by year, growing less in favor. To meet this emergency we have, at a great outlay of money, succeeded in collecting a vast amount of valuable information, published now for the first time in book form, at a price within the reach of all.

The **INSTRUCTOR** has been prepared and edited by men whose lives have been devoted to the different subjects they have supplied. The most prominent exponent of **Penmanship** in America has arranged this Department. A literary man of world-wide reputation wrote the **Models of Letter-Writing**; the head accountant of one of our leading corporations drafted **Bookkeeping**; a lawyer of learning and high standing has carefully compiled **Every Day Law**; **Banking** is furnished jointly by a cashier of long experience and an economist versed in the complicated questions of currency, exchange, etc.; finally, a distinguished society leader has written for us **Social Forms and Speeches for All Occasions**. No inexperienced hand has been allowed to mar the completeness and thoroughness of this little volume, and if it fills the want for which it is intended we shall feel well paid for our efforts.

THE PUBLISHERS.

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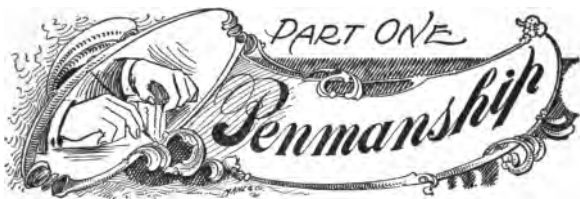
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**OFF-HAND FLOURISHING.**



## The Origin and Progress of Writing.

" 'Tis to the pen alone we mortals owe  
All we believe and almost all we know."

Up to a certain point the history of writing or penmanship is the history of literature.

This point we will endeavor to reach as rapidly as possible, so as to narrow the field to be traversed to the special question of the origin and progress of our modern hand-writing. Hence it will be unnecessary in a sketch like this to trace the advance of the art from hieroglyphics or pictures to its present stage, which, for all we know, may be as far behind the writing of the future as we are in advance of the peculiar penmanship of the Chinese. Still it may be of interest to note how the necessity for clear, rapid, and reliable transmission of ideas has produced our present perfection; just as the necessity for a still more rapid transfer of expression has evolved good shorthand or phonography.

According to various authorities. "all the European alphabets come from the old Phœnician through different channels, each nation in succession taking the letters it needed, omitting the rest. Afterwards as its literature and mode of speech extended, some of the rejected letters were replaced, not in their original position, which was already occupied by a new form of an old letter, but at the close of the whole. And hence the alphabet of the Hebrew, Greek, Latin, Anglo-Saxon and Norman-French

Incipiens q̄ similiter a dextro angulo orientali alphabetū  
 laune scribat̄ usq̄ infimulū angulū occidentalem.  
 H. B. C. D. E. F. G. H. I. K. L. M.  
 N. O. P. Q. R. S. T. U. V. X. Y. Z.

Illud pontificale frat̄ scribi dñs laurentius  
 Episcopus antisydenensis ordinis fratrum  
 p̄dicatozū. Anno dñi m̄. cccc. xxxvi. et suū  
 completū quinta die Junij.

Specimen of Black Letter Writing from a Manuscript of 1472.

languages, though substantially one, differ mainly in the signs they use for sounds peculiar to each."

The Phœnician language was supposed to have directly produced the Semitic and Greek languages. The Phœnician language itself is believed to be of Egyptian origin, improving and developing its signs and letters to meet the commercial necessities of the time.

Recent researches among the cuneiform or wedge-shaped letters of Assyria point strongly to these as the parent forms of the Etruscan language, and are evidently to be regarded as rude originals of our own. However, it may be possible that the Assyrians developed their alphabet directly from the simpler and less pictorial Egyptian forms, improving the letters just as they introduced innovations in the materials for writing, thus enabling them to transmit to our own day indestructible libraries of brick which are, perhaps, the most important records bequeathed to us by antiquity. We are, now-a-days, disposed to accept the cuneiform as the earliest known alphabetic writing.

The Anglo-Saxon alphabet is considered to have been taken directly from the Latin. The Celts of the early Roman period—the centuries immediately before and after Christ—used both the Roman and occasionally the Greek lettering as seen in the remaining coins of that period.

Our present cosmopolitan alphabet comes from the Latin, but through the Norman. It does not differ in essentials among the cultivated languages of Europe and America, which are mainly of Latin derivation, and thus preserve a certain amount of uniformity; while the fact that Latin was the learned language of all Europe during the middle ages, facilitated this result. These more modern Roman characters have proved adaptable to a running hand to a degree impossible to the Greek, the latter having retained too long its Archaic form of severity of type—the letters declining to flow into one another with the necessary ease.

The running hand among the Saxons is considered first to have come into use at the end of the ninth century, being merely an attempt to attain more rapid movement of the set-Saxon, the regular hand commonly used in manuscripts, speed being required by the constantly increasing literary activity of that age. There is little doubt that, but for the Norman invasion,

Scipio Nasica cum ad Poëtam Ennium venisset, eiq. ab eo  
 sermo gravis Ennium, ancilla dixisset domi non esse, Nasica sensit  
 illam Domini in se dixisse, & illum intus esse. Paucis post die-  
 bus, cum ad Nasica venisset Ennius, omnis a janua intro ex-  
 clamat Nasica se domi non esse Tu Ennius: Quid? ego non cognos-  
 sco vocem (inquit) tuam? hic Nasica, hoc es impudens. Ego cum te  
 gressum, ancillam tuam credidite domi non esse, tu mihi non credis ipse.

A a b c d e f g h i k l m n o p q r s t u x y z &

Early Specimens of Flowing Handwriting.

(Urbanns Wyse, 1549.)



this would have remained the national style of handwriting, and England would have found herself, like Germany, isolated from the Latin races in the character of its writing. But William the Conqueror, shortly after his accession in 1066, adopted what may be called the European or Roman system of lettering, upon which our own method is based.

In western Europe generally the minuscule or small hand, becoming nationalized, ran its course down to the time of the invention of printing, when the so-called black-letter or book-hand of the fifteenth century in Germany and other countries furnished models for printing types. But in Italy with the revival of learning, a more refined taste prevailed, in the production of the manuscripts, and Italian writers went back to earlier periods in search of a better standard of writing. Hence in the first quarter of the fifteenth century, manuscripts written on the lines of the Italian hand of the early twelfth century began to appear, and became continually more numerous. This revived hand was brought to perfection soon after the middle of the fifteenth century, just at the right moment to be adopted by the early Italian printers, and to be perpetuated by them in their types.

Upon the invention of printing in Germany the letters made use of were naturally the old Gothic or German, but when the new art passed into Italy the Roman characters were substituted, and soon proved their greater suitability by reason of their greater simplicity. One might be inclined to believe that the manuscript modern hand had been directly taken by the printed forms if one did not know that it was just the reverse. The earliest printing was in imitation of manuscripts, the sheet being placed upon the block and engraved; and the block impression having been ironed out of the back of the sheet, two of these were pasted together so as exactly to resemble and pass for manuscripts.

We are inclined to date the growth of our modern running hand from the invention of Italics, by Aldus Manutius, of Venice, about the year 1500, and consequently consider its progress at all events as contemporaneous with that of printing. No doubt running hands of various kinds had been in use in Italy from the earliest times for unimportant documents, and may have formed

*Edmond*

*Edmond*

(Marie Strick, Holland, 1606.)

*Edmond*

a pattern for the Italian school of writers who seem to have been the creators of the flowing, round, and oval hands, that obtained supremacy in England and France in the beginning of the Seventeenth century. The necessity for simplicity soon eliminated all extra twists and turns in the several letters, when once they were to be founded in types; and produced that regularity of form and exact spacing that were superfluous and wholly disregarded in the earlier printing blocks. So that the teachers of penmanship, when making rules for the formation of the small letters of a regular length, were merely adopting the necessary rules that were practically thrust upon the printers. While other hands and other lettering such as the German, Gothic, and Saxon were being taught in different schools or adopted according to the fancy of the different learners, the gradual spread of books familiarized the multitude with the Italics which met their eyes in their steadily multiplying Bibles and Testaments; and this use of Italics, so easily and readily acquired, by those whose only masters were their energy, their love of learning and their family Bibles, spread widely and increased in favor. Commerce, printing, and Protestantism seemed equally to favor its growth, and all the countries in which the Latin language had been the root, and to which commerce and learning wended their way together, naturally adopted the lettering that most resembled their printed works. This mode of lettering had become almost universally current in the commercial world. Down to this time writing ran in two lines—the set book-hand and the cursive or running hand. Manuscripts written in the set book-hand filled the place now occupied by printed books, the writing being regular, the lines kept even by ruling, and the pages provided with regular margins.

The cursive or running hand, in which the letters employed were fundamentally the same as in the set book-hand, was necessary for the ordinary business of life. The book scribes aimed above all at legibility and uniformity, shaping their letters in that careful and regular manner, which afterwards formed the models for the first printing types.

Outshone by the light of its powerful rival, the set book-hand gradually disappeared after the use of the printing press became general. The running hand necessarily remains. The first

Honorable Homme  
Louis de Pignandoo  
Contrôleur General  
des Bastim. en Roy

(Ambrose Perling, Holland, 1682.)

effort at connecting or joining letters was about the middle of the twelfth century. The tendency to write in a more flowing hand, without lifting the pen, gradually grew in favor, until it was almost universally employed.


It is well known that Richard II., reigning at the close of the fourteenth century, was the first Anglo-Norman monarch who could write his name. Although written in the stiff Gothic characters of the day it forms somewhat of a starting point from which writing began to be studied and practiced by kings, the nobility, and other prominent personages.

At the time when the writing of books declined, and the companies and guilds of calligraphers were scattered and dispersed by the victories of the printing press, the great increase in general civilization caused many to study and acquire the art of writing, an art which even princes had rarely thought it necessary to practice before that period. From about this time writing became a necessary part of the education of every person of rank. Examples of private penmanship of this epoch are consequently, with few exceptions, confined to eminent persons or scholars, the great mass of the people, even of the better classes, remaining, long after the reign of Henry VIII., in utter ignorance of the art.


The reign of Elizabeth, however, marks an epoch not only in the improvement, but also in the extension of this important branch of learning. The princess, in her youth, was instructed in the art of writing by the accomplished Roger Ascham, who was as celebrated for his skill in penmanship as for his general learning, and it is well known that the queen not only possessed the then rare accomplishment of writing, but that she was very fond of practicing it.

Immediately following Ascham we find Peter Bales, one of the earliest professed writing masters, who published a work on the art of writing, called the "Writing Schoolmaster," in 1590.

Most of the specimens of Holograph letters—that is, letters entirely written by the hand of the person whose signature they bear—of this epoch began to exhibit signs of transition from the prevailing Gothic characters to a more free and running hand. And in the next century private handwriting became much as it



UMENES a famous Captain  
under Alexander the Great was  
of so brave and excellent A temper  
that no Adversity did ever abate his  
Courage nor Prosperity his Circumstances



Received the twenty eight of  
Aprill 1695 of the Hon<sup>ble</sup>  
East India Company five thousand  
pounds for y<sup>e</sup> Acco<sup>t</sup> of S<sup>r</sup> Dan<sup>l</sup>  
Newton & Company

(John Ayres, England, 1698.)

is now, impressed with the individual manner of each writer, as well as by a certain general characteristic of the age.

It is clear from the perfection of the style of writing that prevailed at the opening of the seventeenth century that great devotion to the art of writing, and long and patient practice led the way to the degree of excellence in which we then find it. The fair sex seems to have shown early a superiority in the practice of this beautiful art. For at this time we find Esther Inglis, the famous French calligrapher, producing her masterpieces in Edinburgh—the neatest penmanship possible to conceive—some specimens of which are still to be seen in the libraries at Oxford, Cambridge, and at the British Museum. At Delft, Holland, in 1606, Maria Strick was writing with great beauty and elegance in the German hand. Of the sterner sex who were considered the great original masters were L. Materot, L. Barbedor, J. O. Van de Velde and Ambroise Perling.

Materot was known as "The Italian," and one of those who, like Petrarch and other notabilities, settled in the Papal city of Avignon, where we find him writing with great freedom and elegance in 1604. In Italian deeds of this time the style of penmanship is almost that of our own day, clearly proving the Venitian origin of our modern running hand. Van de Velde, a contemporary, was looked up to as the great improver of the various styles of German writing. He wrote all hands with singular beauty as early as the year 1605. Barbedor, of Paris, whose efforts were directed to the production of commercial forms in a business hand, in an example of penmanship dated 1649, virtually wrote the hand of to-day, though a little more stiffly. Barbedor seems to have been the master to whom the English masters looked chiefly as their original, while working out the modern hand. Ambroise Perling, of Amsterdam, who published a work on the subject in 1682, was at that time devoting all his energies to the perfecting of the round hand. We find the works of these famous penmen much sought after by their English brethren, and exerting a great influence on the penmanship of England in this century.

Contemporaneous with Perling we find some notable English penmen. Perhaps the one whose name is best known to us is that of Edward Cocker, who "by the ardor of a flaming genius"

Be sober your self and frequent such  
society. shun the company of untempe-  
rate persons. least you be drawn in.  
If by accident you are amongst them.  
discover a dislike of their proceedings  
and make not their practice yours. &c

(John Ayres, England, 1696.)



produced many works of great beauty on the art of penmanship. His first work was published in the year 1662. Following Cocker came John Sedden and Colonel John Ayres, both skillful penmen. They were successful teachers of the art, producing works of merit in 1695 and 1697 respectively. That the art had still to make great strides in freeing itself from stiffness, and acquiring the present freedom and flexibility of our round and running hands is best seen by an examination of the works of these two authors. This afforded the opportunity that made Snell, Snow, Clark, More, Shelly, Ollyffe, Bland and Champion famous in this department of education in the beginning of the eighteenth century. They were the masters who brought about the needful simplicity of writing, divesting it of that shackled formality and stiffness which had more or less characterized all its forms up to this time. No doubt they were greatly aided in those efforts from their study of the foreign masters alluded to above. The style thus perfected and developed was beautiful for its simplicity, instead of being beautiful through the medium of intricacy, and the evidently laborious efforts of profuse decoration. It was written in that free, simple and elegant manner which has largely characterized the handwriting of the English-speaking world for nearly two hundred years.

It is to the pages of these celebrated masters of the art that succeeding generations have gone for their models. They all contributed specimens of their work to the *Universal Penman* engraved and printed by George Bickham in the year 1733.

We can not pass over this century without alluding to Butterworth and Tompkins, those princes of the calligraphic art, whose superb works are the despair of modern imitators. The eighteenth century is celebrated as far as the art of penmanship is concerned for having perfected the round or oval hand, whose correctness, grace and beauty have never been excelled.

Penmanship, like many other arts, seems after a while to have shown signs of decay, owing to the wide-spread anxiety to produce novelty where superiority could not be attained. The progress of this art in our own century has been more in the way of its more exhaustive use among the masses than in any improvement in the art itself. The pressure of life is so great, in

## Angular Handwriting

This is a sample of Ladies' Angular hand. It is perfectly legible when written correctly, is capable of great rapidity, and should be executed with a stub pen.

It is easy to acquire, easy to write, and seems especially adapted to the feminine hand and its requirements.

these latter times, and the necessity for speed so marked, that quantity has greatly taken the place of quality.



## The Spirit of Handwriting.

It is very remarkable to what an extent each century has wrought out a distinct style of its own in the art of calligraphy. So much so, that an expert examiner of manuscripts would find very little difficulty in fixing approximately the date of a manuscript by the style in which it is written. But it is much more remarkable how each individual penman constructs a style of his own. A thousand writers will have a thousand different styles. No matter how careful a man may have been in his training in the art of penmanship; no matter how enthusiastic his devotion to the morals set before him at school, seminary and college, every writer is sure to put himself to a very great extent into his handwriting. Indeed, the stronger and the more pronounced the character of the writer, the more certain will he be to impart, perhaps unconsciously, the strong points of his character into the very forms as well as the matter of his writing. There are those who contend that they can guess pretty surely the mental characteristics of a man by his autograph alone. Without taking the trouble to discuss such a theory, it may be suggested that if our readers will take the pains to study the handwriting of their many friends, in the light of their known mental characteristics, they will probably find a good deal to confirm the theory in hand. A careful study of the autographs of the men who signed the Declaration of Independence—that sublime charter of the freedom and brotherhood of men—will suggest to the thoughtful mind that these men who put their names to our great birthright of freedom, were men of infinite varieties of mental character, but they were men who said, and did, and wrote with patriotism in their hearts, and “empres in their brains.”

In itself handwriting is now looked upon as a means to an end and not as an end. As long as legibility and freedom are attained, grace and beauty of penmanship may generally be left to professional penmen. However, we own to an inherited love

## Vertical Handwriting

A B C D E F G H I J K  
L M N O P Q R S T U V  
W X Y Z

a b c d e f g h i j k l m  
n o p q r s t u v w x y z &

Whatever I have tried to do in this life, I have tried to do well; whatever I have devoted myself to, I have devoted myself to completely; in great aims and in small, I have always been thoroughly in earnest. Charles Dickens.

of good writing, even in ordinary correspondence, and we think the practical result in satisfaction to the writer and comfort to the reader is worth some little effort to attain.

It would hardly be possible to lay too much stress on the desirableness of plain, legible, distinct handwriting, both as regards the writing incident to literary and commercial pursuits and the ordinary correspondence of every-day life. The absurd flourishing in which so many indulge is a foolish waste of time and adds nothing to the value of the writing. No wise business man would ever think of employing a bookkeeper or a clerk on the ground of his ability to write "a beautiful flourishing hand." Life is too short for flourishes and no firm would think of paying for such a waste of time.

Much more to be condemned, however, is the carelessness or affectation of illegible writing. To what end do we write at all, if we do not write with such plainness that what is written can be read with perfect ease? And yet, it is a fact much to be deplored, that whether from ignorance, or carelessness, or affectation; from any or all three of these causes, a vast amount of correspondence is almost entirely unintelligible. Even literary men and women who ought to know better seem to delight in a slipshod, careless style of writing that is almost entirely undecipherable, as though it were a sign of genius to puzzle and perplex. The fact that great men have been addicted to this foolish habit has not added to their greatness, but rather detracted from it. A compositor in a Canadian printing office had a handful of copy from the skillful but illegible pen of Goldwin Smith placed in his hands. After a careful survey of the learned professor's manuscript, the bewildered compositor said: "Well, the man who wrote this stuff may be clever enough, but my private opinion is that he ought to be sent to a night school twice a week to learn how to write." The old compositors of the New York *Tribune* had a standing joke about Horace Greeley's atrocious copy to this effect, that the only thing to do when you get a "take" from the "old man" is to stand on your head and guess at its meaning. All this is absurd and most provoking. Let us so write that what we have written can be read with ease and comfort, or let us not write at all.

The exigencies of fashion, during many years of this century,

## *Round Hand Writing.*

*This beautiful style of writing, to which our modern flowing hand is directly attributable, is not now in common use, but is most appropriately devoted to the engrossing of resolutions of condolence, of thanks, and of congratulation for presentation purposes and to the preservation of important public documents.*

*This style is now known as the Engrossing Hand.*

have handed over to the ladies as their especial perquisite the very elegant angular hand—the easiest to acquire, though by no means the most graceful in result. Being of simpler form, easier to combine, and requiring less muscular effort than the oval hand. It can be written with great rapidity. It also allows of greater individuality and seems especially adapted to women. It has met with wide favor and is now generally written by most of those who belong to so-called “society.”

Handwriting, like every other art, has its different phases of growth, perfection and decay. A particular form of writing is developed, then takes a finished or calligraphic style, and becomes the hand of the period, then deteriorates, breaks up and disappears. Sometimes, however, it drags on an artificial existence, being meanwhile superseded by another style, which either developed from the older hand, or is introduced independently, runs the same course, and in turn is displaced by a younger rival. Bearing in mind these natural changes, it is evident that a style of writing, once developed, is best at the period when it is in general use, and that the oldest examples of that period are the simplest, in which vigor and naturalness of handwriting predominate.

The latest innovation in handwriting is what is known as the vertical hand. It is being introduced in many of our public schools, and seems to be meeting with great favor generally. It is claimed by the advocates of this new hand that it is easier to acquire, easier and more healthful to write, easier to read because it is more legible, and that in consequence of these many merits it will displace our beautiful flowing hand. But we have observed that it is as difficult to abandon an established form of writing in favor of some newer style, as to change a long established human habit suddenly for a new one. A new style of handwriting is necessarily of slow growth, it cannot suddenly spring into popular favor.

However, the vertical hand has the paramount merit of clearness; it is in that respect admirably suited to business purposes; it almost equals typewriting, and is sure to become, in due time, a favorite among men of affairs.

## PENMANSHIP DEPARTMENT

*Principles:**i u n m x v w**o a c e i s**t d p q**h k l b f j y g z**O O D C E**O W X Y Z V U Y**L A N M T F H K**G S L I J**P Q R***Classification of Letters According to Principle of Construction.**



## The Theory and Practice of Writing.

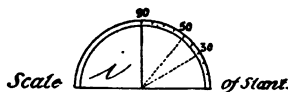
Writing is the result of movement subjected to law. The law is determined by the forms to be made. Hence there must be definite knowledge of the forms to be used. This requires analysis—not merely the taking of the forms to pieces, but such a separation of them into their simple constituent parts as to indicate the function of each and the formation of the whole. Its object is to present a single point to the mind, that it may be more accurately known, and thus made more available as a standard for execution and criticism. A true and practical analysis demonstrates that the letters consist of common parts, distinguished by the movements which produce them. Consequently the use of analysis is for classification, method and criticism.

Classification consists in grouping together the letters of the alphabet of similar characters, the main part of every letter in a group, showing the frame work, principle or law of construction of that particular group.

Method is a logical, systematic and progressive presentation of the art of writing; such that the first efforts of the learner are made simple and easy, and that each step is a preparation for the next succeeding one. Classification marks out the grand divisions of the script alphabet; method arranges and systematizes the work.

Criticism is the application of knowledge and judgment to a written form to discover where it is wrong and how to remedy it. Criticism does for a letter what proof does for a mathematical problem. It looks at each separate step to detect any possible error which would be fatal to the accuracy of the final result.

In the acquiring of the standard forms, the eye is trained most effectually in the appreciation of curves, proportions and beauty, and the hand in their execution, hence giving control over all other forms, and developing the power of originating them. Before a letter can be correctly made, a correct idea of its proportions and the mode of combining its several parts, must exist in the mind. Hence the necessity of presenting true forms to the observation of those learning to write. Then with proper



*a b c d e f g h i j*  
*k l m n o p q r s*

*t u v w x y z*

*1 2 3 4 5 6 7 8 9 0*

*A B C D E F G*  
*H I J K L M N*  
*O P Q R S T U*  
*V W X Y Z*

Standard Forms Showing Scale of Slant.

and sufficient training of the muscles of the arm and hand, a correct letter may be produced. In other words, study gives knowledge of the form, proportion, and proper conception of the letter; practice gives control of the movements to execute these forms. Practice without study would avail as little in the acquirement of a good handwriting as study would accomplish without practice.

To acquire successful penmanship there must be a thorough knowledge of the principles of this delightful art. But in this, as in all similar studies, the price to be paid for thorough proficiency is long, patient, practice. And that the study and practice of this important element of a sound education may be conducted with comfort and success, we now call attention to the materials to be used and the methods to be adopted.

### MATERIALS.

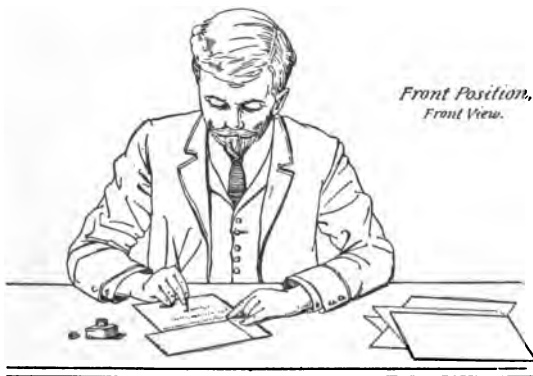
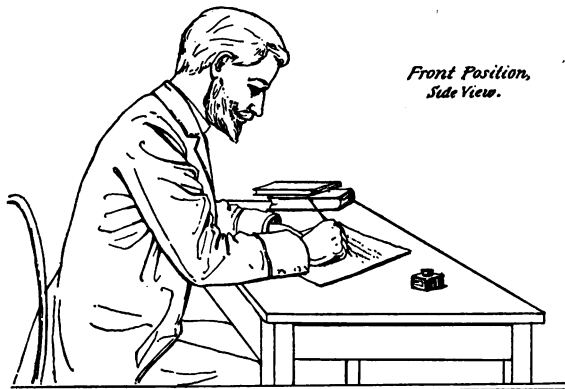
It is possible for a very skillful workman to do very good work with very poor tools, but a wise workman will always gain much by obtaining the very best tools he can command. No writer can do as well with poor pens, rough paper, and watery ink as he can with the best materials. And all these things are really so cheap that there is no excuse for using a poorer sort and certainly no economy.

**Pens.**—Steel pens of the best quality should be used. They should be medium pointed, neither too fine nor too coarse, and neither too flexible nor too stiff. There are many good makes and it will be easy to get what is needed.

**Penholders.**—These should be of light weight, from six to seven inches long, and of good size at that part where they are held by the thumb and fingers. They should hold the pen firmly, but allow it to be removed with ease.

**Ink.**—As the ink used has much to do with the appearance of writing it should always be of the best quality, an inferior quality is apt to thicken and clog, but good ink will flow easily from the pen. But the best ink is quickly spoiled by leaving it exposed to the air, which not only thickens it, but lets in the dust. Violet ink was much in favor for a long time, but, all things considered, black ink is much to be preferred.

**Paper.**—A good quality of foolscap of medium weight will



**Correct Position of Body.**

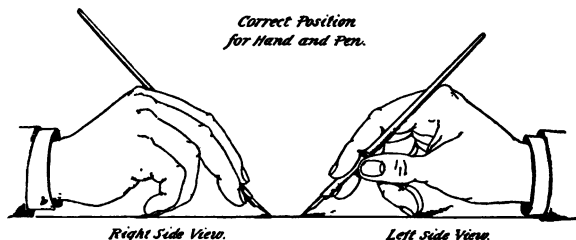
answer the purpose for practice. However, avoid a too highly glazed surface and a close or narrow ruling; a wide ruling being better.

**Penwipers.**—Chamois skin is the most satisfactory penwiper that can be used.

**Blotters.**—As there is more or less risk of soiling the paper, it is best to have a blotter under the hand. It not only keeps the paper clean, but is ready in case of an ink blot. It is kept in position by the fingers of the left hand.

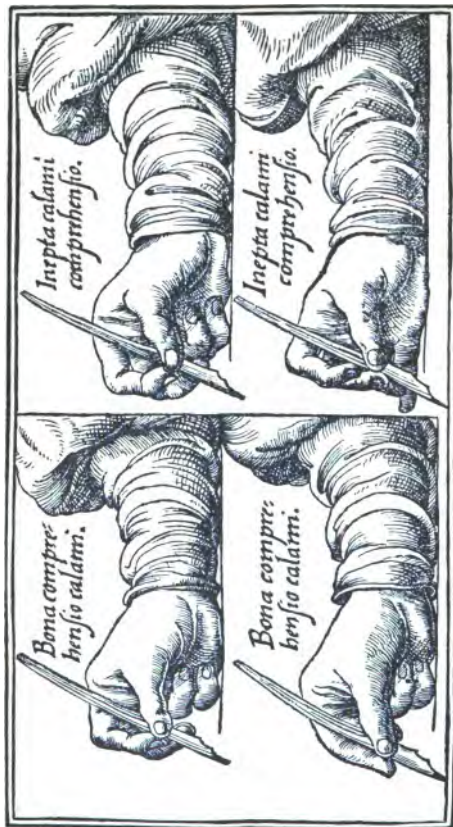
### POSITION AND MECHANISM.

**Position.**—The position of the body is of great importance for correctness and freedom of execution. The correct position of the arms, hands and paper, must all receive proper attention. The position should be natural and upright, giving perfect ease and freedom of movement. The body should be self-supporting, inclining gently forward from the hips. The accompanying cut



gives what is called the front position—sitting squarely facing the desk. This position has been found the most convenient as well as the most healthful. The paper should be held so that the lines or ruling will be at right angles to the pen.

**Penholding.**—The pen should be held between the thumb and first and second fingers, allowing the holder to cross just forward of the knuckle of the first finger, and passing over the root of the nail of the middle finger, should be held in position by the thumb placed opposite the first joint of the first finger,

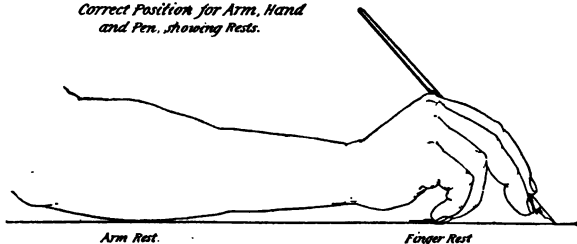
**Examples of Bad Penholding.**

(Design by the famous Penman Urbanus Wyse, 1549.)

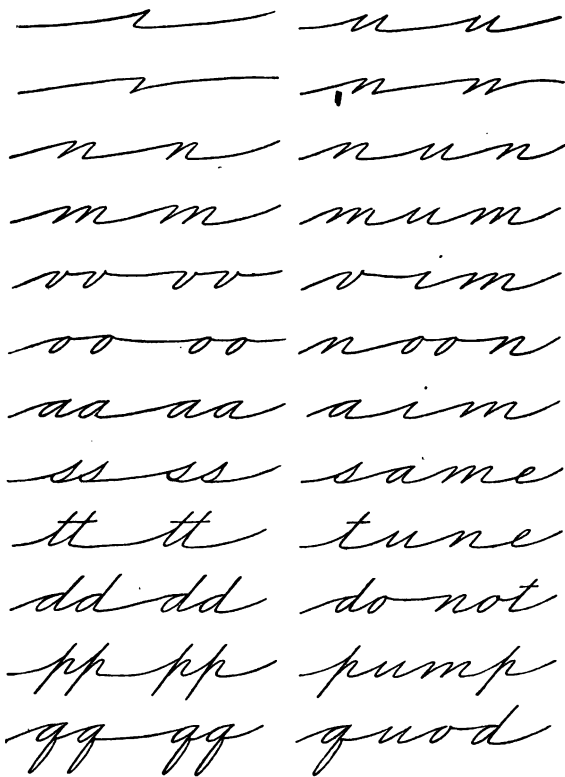
with the inside upper corner of the thumb a little under the holder. The holder should be held at an angle of about forty-five degrees and so adjusted as to bring the points of the pen with equal pressure upon the paper. It will thus give a clean line, writing smoothly, without scratching. Too much stress cannot be laid upon the necessity of holding the pen gently. While it should be held firmly it must not be grasped or pinched, as the tension of the muscles destroys all freedom of movement and causes fatigue. Too tight penholding, will not only give a cramped and labored handwriting, but if persisted in will produce what is known as "writers' cramp."

**Rests.**—The arm-rest is the muscle at the thick part of the fore-arm just below the elbow. by keeping the flat of the wrist well toward the desk this muscle is brought under the arm.

*Correct Position for Arm, Hand  
and Pen, showing Rests.*



It forms a yielding cushion, on and from which, as a center of motion, the fore-arm can play easily and unceremoniously. By rolling the arm sidewise upon it a lateral movement is obtained. It allows a projective and retractive movement of the whole fore-arm. This rest is the true support of the arm. The hand-rest is the support given by the third and fourth fingers. This is secured by bending them well under at the first and second joints and resting upon the corner of the nails, thus giving the necessary support or rest to the hand by moving upon the under side of the nails. These fingers should be kept free of the pen-fingers from the middle joint. This secures a perfect movable rest. The hand and wrist must be kept sufficiently





elevated to be free of the desk. This is absolutely essential to that ease, freedom and free range of movement, without which graceful and rapid writing is quite impossible.

**Movements.**—The action resulting from the force by which the pen is carried in different directions is called movement. In writing we use the pen-fingers, the fore-arm and the whole arm, thus giving use to the three principal movements, named finger movement, fore-arm movement and whole-arm movement.

The finger movement is made by the extension and retraction of the pen-fingers by flexion at the second joint and at the first joint of the thumb, which also moves as far as its origin at the wrist. The fore-arm or muscular movement consists of the forward and backward, and of the lateral movements of the fore-arm on the arm-rest or muscle below the elbow, as the center of motion. The whole-arm movement is used for striking large capitals and flourishing, the action of the whole arm proceeding from the shoulder as the center of motion.

A combined movement results from the union of any two or all of these movements. The combined finger and fore arm movements are the best for all practical purposes. This is the best movement for all who need to write rapidly and easily. It comes from the unrestricted play of both hand and forearm, together with the fingers, all moving together as one.

As the movement, so the writing. All written forms correspond in every particular, with the movements which produce them. If the movements are free and graceful, the lines formed will be symmetrical and beautiful; if the movements are slow and labored, the writing will be heavy and inelegant; or if the movements are nervous, cramped and irregular, the writing will bear unmistakable evidence of this condition.

**Movement Exercises.**—The accompanying exercises are designed after a definite and scientific method, to train the hand in acquiring facility of execution for those movements which the actual forms of writing require. These exercises are not to be practiced at random, but as a new letter is taken up for study the movement exercise bearing on it should be taken up and practiced in connection therewith. They will be found a valuable auxiliary when properly and faithfully used. Careful

ll ll	land
hh hh	hump
kk kk	kink
bb bb	book
ff ff	faint
jj jj	join
yy yy	your
gg gg	gong
zz zz	zone
wh wh	whom
th th	them
gh gh	though

attention should be given to correct position and penholding. Without this the exercises will be of no value.

**Spacing.**—Spacing treats of the width of letters, and their arrangement in words at proper distances; also the distances between words and sentences. The standard of measurement for width is the width of the letter *u* between the two upper points. This is termed a space in width, and depends upon the slant of the up-strokes. The rule generally followed in spacing is to leave a space between letters, a space and a half between words, and two spaces between sentences. However, the governing principle in combining letters in a word is that they should appear at about the same distance apart. The same is true of words.

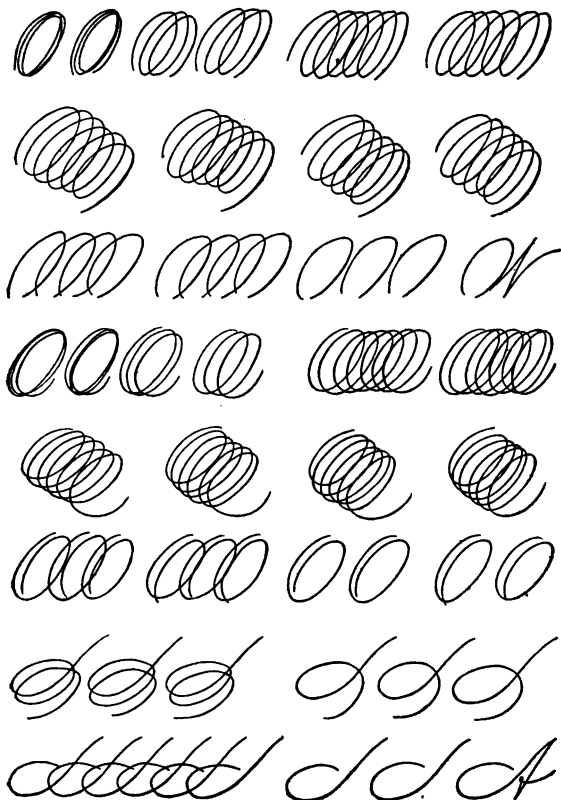
**Scale of Proportions.**—As there are short, semi-extended, fully extended, and capital letters, there must be some definite scale of proportions, if they are to be made respectively of uniform size. The long letters are made of about the same size, whether the writing is larger or smaller, within reasonable limits. If the hand is large, the fully extended letters and capitals are three times the height of the short letters; if smaller, four times the height. This gives rise to what is called the scale of thirds or the scale of fourths.

**Shading.**—Shade, not being essential to form, may be used or omitted at the option of the writer. However, a tasteful distribution of shade adds to the beauty and attractiveness of the page. Shading may be dispensed with to advantage when speed is the chief consideration. Unshaded writing can be executed more easily, more uniformly and more rapidly than that which is shaded

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## A Practical Lesson.

From the preceding pages it is to be hoped the learner has formed an intelligent idea regarding the materials, positions, movements, etc., to be employed in the acquirement of good handwriting. This knowledge must now be put into practice, for it is practice intelligently directed, and persisted in, that brings the desired result.



Movement Exercises, No. 3.

In introducing the letters for practice, it will be noticed that they are not taken up in their alphabetical order, but are arranged on a definite plan—that of grouping them according to their predominant form, and, therefore, unity and sequence of movement. In other words, we begin with those which are composed of the fewest and simplest lines—curved and straight. By reference to page 28 we find the letters grouped in the order of their simplicity, and that the small *i* comes first. Very well. Let us study this letter, observing first its parts, the shape, slant, height, and manner of joining. We see that it is composed of a right curve, a straight line, and a right curve—forming an angle at the top and a narrow turn at the base of the letter. We notice, too, that a dot is placed one space above it and in the direction of the slanting straight line.

If we have made the proper study of the letter we have a correct picture of it in our mind. Now, it is time to try to reproduce this mental image thus formed—to make the letter. So we begin and write a few lines. Let us look at the result. Have we made a perfect letter? No, not perfect. Let us examine it, find out where it is imperfect. This can easily be done by comparing it with our model of copy. Now that we discover where it is incorrect, let us try again, endeavoring to get a perfect form, but directing our efforts especially to the imperfect portion of the letter. If, after a reasonable amount of practice so directed, we find our efforts unsuccessful, let us look carefully for the causes of this imperfection. It may be that our position at the desk is at fault; or the penholding, or the movement. Let us remark here that if this is the trouble, all the practice you can give will avail you but little. This matter of position, penholding and movement must be acquired at the outset or your practice will be largely in vain. More than this, it will have a discouraging effect upon you. You may think, "O, well! It's no use for me to try, anyway. I know I cannot learn to write. It's only those who have special talent that can do so." All of which is as absurd as it is unreasonable. We know you can learn. We know anyone with common sense, and one sound hand and a little perseverance can learn to write well in a comparatively short space of time. We do not know of anyone who, having given the matter careful study and intelligent practice, has

xix iii u u uu  
nn nnn in in nun  
mm mm mu mun  
ww ww win wun  
aa aaa aim man  
rr rr ran rain  
dd ddd did done  
pp ppp pan pain  
hh hhh him hunt  
bb bbb bum bond  
yy yyy you your  
gg ggg give gong

Letter and Word Practice.

failed to secure a good practical handwriting. We know of thousands who have succeeded, and are confident. But in this, as in almost every other study, success will crown honest endeavor.

To return to our letters. Try writing three or four of them without lifting the pen. This will require a little more movement, and you may call it, if you please, a movement exercise. It should be practiced slowly and with great care at first, until a tolerably correct form has been attained. Then with greater speed, but not at such a rate that it will be at the expense of form; but as rapidly as is consistent with form, gradually increasing the speed till you can write the exercise easily, rapidly and correctly. After this you might try the *i* again. We are sure that it will be much easier and that you will make it much better.

Having acquired a good *i* from this study and practice, let us take up the next letter. By reference to page 28 we find that *u* comes next in order. We proceed on the same plan with the study and practice of *u* as we did with *i*, and so on through the entire alphabet.

As the purpose of the movement exercise is to bear directly upon the letter to be made, it should be formed of the principal or predominant part of that letter; or the letter itself. This is done by combining and executing the desired number without lifting the pen. This may be done before you begin the practice of the letter by itself, or it may be introduced later as in the case of the letter *i*. We think it better as a general thing to give some practice to the letter first, securing a fairly correct form, before we attempt the practice of it as a movement exercise.

The *n* comes next, and after our mastery of it, we can then begin forming words composed of the letters we have studied. For instance; by connecting *i* and *n* we have *in*, and *u* and *n* the prefix *un*, and by prefixing *n*, the word *nun*. You will find this idea further illustrated on page 36

When the new letter has reached a fair degree of perfection, we should then practice it in combination with other letters we have already studied, and it is better that the combination should form some word in common use, which will not only give the further necessary practice on the letter itself toward a more

Chicago, Jan. 1, '95.

Dear Readers:

This is a sample of business writing, written easily and rapidly, with the combined movement and a coarse pointed pen.

It is as simple as is consistent with ease and legibility and can be written continuously, for any length of time, without fatigue.

This style is the natural outcome from the study and practice of the standard forms.

Very truly,

C. L. Ricketts.



perfect development, but will give also a review of other letters we have practiced. It will not be long until we have had enough words to begin making and practicing them in short sentences. In this way we are constantly putting into practice what we learn. And by the time we have reached the last of the small letters we shall find that we have made much greater progress than we anticipated. The improvement will be plainly apparent in our general writing—which should be done with such care and intelligence that it will supplement our special study and practice.

Passing to the capital letters we take them in the order of their simplicity, and study and practice them in much the same manner as we have done the smaller letters, putting them into practical use as soon as acquired.

Having completed both the small and capital letters we can do nothing more pleasant and profitable than to copy some familiar stanza or poem, or some favorite page of prose, writing page after page of it. We know of nothing better at this stage. After this, business forms may be introduced for practice—business letters, notes, etc. We have also found it a most excellent plan to practice from dictation, having some one read slowly from a book, magazine or newspaper. The results from this method of work have always proved very gratifying. The student feeling himself justly rewarded for his earnest efforts, can now, by continued patience and perseverance, and with greater confidence in his ability, go on with his study and practice, resting assured that he is on the right road and that it will be but a question of time when he will be writing with perfect ease and elegance.

In closing this department we would observe that a good system of writing must be carefully graded, beginning with simple fundamental forms; then combining them, keeping constantly in view their similarity, and afterwards advancing to words and sentences. The study of principles of form, spacing and arrangement gives to the mind a clear understanding of what is to be done; the movement exercise gives control over arm and hand, the power to execute; practice or application secures the desired result—practical writing. Writing to be practical must be legible, rapid and easy of execution. To be legible the characters must be plain and distinctive; to be rapid they must be

low medium in size, of simple construction, and free from shade; to be easy they must be flowing, devoid of sharp turns and abrupt changes in direction. As writing is largely a matter of habit it is important that we form good habits in the beginning. They will greatly facilitate the practice and make more permanent the results. We will write a good hand then as a matter of course.

C. L. RICKETTS.

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**Note.**—All the plates used in this department are photographic reproductions from the original handwritten copies prepared by Mr. Ricketts for this article. Although photographic they do not adequately represent the grace, beauty and delicacy of the originals, but possess that charm of hand work the engraved copy does not, and likewise a greater incentive to the learner, for he knows that "what has been done can be done."

THE PUBLISHERS.





## Introductory.

" Kind messages, that pass from land to land;  
Kind letters, that display the heart's deep history.  
In which we feel the pressure of a hand—  
One touch of fire—and all the rest is mystery."

—H. W. LONGFELLOW.

" Every day brings a ship,  
Every ship brings a word;  
Well for those who have no fear,  
Looking seaward well assured  
That the word the vessel brings  
Is the word they wish to hear."

—R. W. EMERSON.

The nineteenth century is the grandest of all the centuries of time. It has done more for the education, the culture and the comfort of the world than all the ages that have gone before. Schools, seminaries and colleges have increased to an almost fabulous extent. With the increase in numbers there has been also an increase in efficiency and influence to such an extent that our institutions of education have become the glory of our land. In the eventful years of this century science has marched

on with majestic strides, revealing to the earnest student the long-kept secrets of nature; while the spirit of invention has been busy through all the years making the path of life easier to walk, and redeeming our common life from much of its hardship and drudgery. The railway, the steamship, the telegraph and the telephone are hard at work bridging over space, and making minutes sufficient for tasks that not long ago required months to perform. The printing press is regarded by common consent as one of the greatest inventions the world has ever seen. It has been described not inaptly as the miracle of the fifteenth century. But within the last few years the typewriter has come to claim a share in its honors, and to take its place among the most wonderful contrivances of the age.

It would seem as though letter-writing, which half a century ago was a luxury and a delight, is about to become a lost art, a mere memory of days of happy leisure. Before the advent of Sir Rowland Hill, and the establishment of that wonder of modern civilization, the postoffice, men and women of education occupied their leisure hours in writing long, delightful letters to their friends.

It is interesting to note that much of the most delightful literature of the eighteenth century took the form of letters. The best critics and essayists of that time, such men as Addison, and Steele, and Pope were aptly described as "men of letters." The severest and most caustic political strictures ever written were "The Letters of Junius," though who "Junius" was remains a secret, and will probably remain so to the end of time.

But the world moves on! The days of leisure are passed, and a busier age demands quicker methods. In answer to this demand the telegraph, the telephone and the typewriter have appeared. These marvelous labor-saving inventions have already wrought a revolution in our commercial life, and they bid fair to put an end to letter-writing in all branches of commerce and in clerical professions generally. But as long as the world lasts letter-writing will hold an important place: indeed, it will always be a part of our best life. Business even will sometimes assume such importance, and involve so many intricate details, that it will seem that nothing short of a long and carefully written letter, in which the individuality of the writer

appears in the character of his handwriting, will fully serve the purpose of the occasion.

There is something formal and official inseparable from a type-written letter. Type-written letters are more or less all alike, they have no individuality, are marked by no personal characteristics; while, on the other hand, no two letters from the pens of different writers are ever alike. A firm may send a dozen type-written letters on some important subject, with little or no result. But if the head of some department, or better still, the head of the firm himself, with his own hand, write a letter, then the matter is sure to receive prompt attention. In-



THE DRUMMER WRITING HOME.

deed, any matter of more than ordinary importance is surely well worth the trouble of a written letter.

Science and invention are doing wonderful things for us; the telegraph, the telephone and the typewriter are saving labor, saving time, bridging vast space and bringing distant places nearer, but there are domains into which they cannot intrude. The mother does not want a machine-written letter from her son. Type-written letters might be from some other son to some other mother. She wants to see her son's handwriting, for to her loving eyes, his angular, awkward, and even misspelt letters,

are a thousand times more beautiful and symmetrical than any letter any typewriter ever produced. What ardent lover would care to receive a type-written letter? Do not lovers fondly linger, and dote, and dream over the very characters wrought by the hand they love so well? A letter from a lover's hand is a revelation that no machine-written letter can ever be. Besides all this, are there not dottings of i's and crossings of t's, and countless twists, and turns, and underlinings, all full to the brim of mystic meanings that no typewriter on earth could convey?

There are other letters, moreover, that it would show very poor taste to commit to the typewriter. Such, for example, as letters of condolence or congratulation. No thoughtful, cultured person would send a letter of condolence to a mother who had lost a child, or a letter of congratulation on a wedding anniversary, written on a machine! It would be as far from good taste as though sent from a printing office in printed form.

Who would have cared to have received type-written letters from the brave boys who were fighting the battle of freedom thirty years ago? What treasures those letters were. Written from the battle-fields, on scraps of paper, with the drum head for a desk. Written in haste while "the foe was suddenly firing;" crumpled, blotted, and sometimes stained with blood. How the mothers and sweethearts kissed the precious missives, and even sturdy fathers were not ashamed of tears. The straggling, imperfect penmanship was beautiful seen by the eyes of love. While love and tenderness endure, love letters and letters sent home, must be written by the hand, for there is often as much impressiveness in the form of a letter as in the accents of the voice. In short, good and careful letter-writing will always form an important element in a liberal education. A gentleman is nowhere so much a gentleman as in his letters.

It would be a good thing for Young America to take to heart the thought that the debts of personal correspondence are very sacred obligations. It is a cheap and easy thing to say that the friendship that cannot last without periodical letters had better die; but if friendship is worth having, if friendship is more than a name, it is surely worth keeping and guarding, when all that is asked to keep the fires upon its altars aflame, is an occasional kindly letter. Thoughtlessness in this direction is unkindness.

and especially in the matter of letters for the home circle. The "exile from home," in far-away lands, finds a letter from home as cheering and refreshing as a fountain in a dry and desert land. And in like manner, the home-circle, and especially the mother's heart, is made strong and glad, and goes comforted for many a day by a kindly letter, however brief, from the absent and the loved.



"DON'T FORGET TO WRITE OFTEN."

"Write soon!" Oh, sweet request of truth,  
How tenderly its accents come!  
We heard it first in early youth,  
When mothers watched us leaving home.

And still, amid the trumpet joys,  
That weary us with pomp and show,  
We turn from all this brassy noise  
To hear this minor cadence flow.

We part, but carry on our way  
Some loved one's plaintive spirit-tune,  
That as we wander, seems to say—  
Affection lives on faith—"Write soon!"

## Letters of Introduction.

### INTRODUCING A TOURIST.

PHILADELPHIA, November 14, 18—.

TO WHOM IT MAY CONCERN:

The bearer, Mr. George Henry Franklin of this city, having retired from a business that has proved eminently successful, is about to enter upon an extensive tour of travel. It has been for many years a cherished dream of his to visit, when released from business cares, the chief cities of his native land, and especially to wander through the majestic scenery of the far West. His plan has extended of late and, unless the fatigues of travel should prove detrimental to his health, he may visit China and Japan, spend a winter in India, and return home by way of Europe. If in the course of these wanderings he should be fortunate enough to meet any of my numerous friends, especially in Florence, Paris, London or Glasgow, I trust this note will serve as a kindly introduction. Mr. Franklin is a whole-souled gentleman, and any kindness shown to him I shall accept as a kindness shown to myself

Your ever faithful friend,

*Edgar Allan Bond.*

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### INTRODUCING A COLLEGE CHUM TO A SISTER.

PROVIDENCE, R. I., October 20, 18—.

MY DEAR MAUD:

Mr. William Skerry, the bearer of this note, is one of my old college chums. At college we were regarded as "Damon and Pythias," though which was Damon and which was Pythias I hardly know. Anyway, you will find Mr. Skerry as noble a fellow as ever ate three meals a day. Give him a hearty wel-



come for my sake, and you will soon regard him very highly for his own.

I assure you that in showing kindness to my old chum you are liable to entertain an angel unawares. Give my regards to that "model husband" of yours, and tell my hopeful nephew that the next time I come to Chicago I will bring him either a jack-knife or a Bible—perhaps both.

Your loving brother,

*Albert.*

MRS. MAUD WILSON.

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### INTRODUCING A SON TO A CLERGYMAN.

MARYVILLE, Mich., October 10, 18—

REV. ALEX. McLAREN, D. D., New York:

Reverend and Dear Sir—I trust you will pardon the liberty I take in introducing my youngest son, Edwin, to your notice. I know you well enough to feel sure that the father's heart within you will understand and appreciate my solicitude on his behalf. Edwin has always been a good and obedient boy, but he is now leaving the quietude and shelter of a country home to face the varied and testing experiences of life in a great city. I have no fear but he will conduct himself in a manner worthy of his home and of his early trainings, at the same time I feel it my duty to do all I can to secure for him the best influences and the happiest surroundings; and I have, therefore, taken the liberty of sending him directly to you. I have urged him to attend your church, and I shall feel very grateful if you will introduce him to the young people of your congregation. He will probably feel lonely for a little while, but my mind will be much at rest concerning him if I know that he is forming wise and helpful friendships. I shall be very grateful for any kindness shown to my boy as he starts out to fight the battle of life.

I am, dear sir, very truly yours,

*Mathew Kingstone.*

## INTRODUCING A LADY TO AN OLD SCHOOL MATE.

ENGLEWOOD, Ill., November 7, 18—

MY DEAR JESSIE;

My friend and neighbor, Mrs. James Mursell—whose charming friendship I very highly prize—is about to remove from our pleasant suburbs to your beautiful city. I take this opportunity of commending her and her husband, and her delightful little family to your kindly sympathy. I have not forgotten how gentle and considerate you always were to the new pupils at dear old Belmont Academy. What a comfort you were to the homesick and the heartsick! Mrs. Mursell will be an entire stranger in Sheboygan. I therefore bespeak on her behalf a touch of that old-time sympathy and love.

Ever your loving

*Edith Swain.*

MRS. JESSIE GREY, Sheboygan, Wis.

## INTRODUCING A YOUNG MARRIED COUPLE TO A FRIEND.

SHERWOOD RISE, Milwaukee, December 3, 18—

MY DEAR HELEN:

My friends, Mr. and Mrs. Samuel Barscom, will probably visit St. Louis on their wedding tour, and I have taken the liberty of asking them to call upon you during their stay in your city. They are very charming young people whom you will be delighted to know. I have spoken so often to them of you, and your dear husband and children, that they will scarcely deem themselves strangers. Any kindness you may be able to show to them during their brief visit, I shall accept as shown to myself.

I trust you are all well. Milwaukee is not very far from St. Louis, and yet, for all chances of our meeting, it seems as though we might just as well be millions of miles apart. Give my love to all your happy household.

I am, dear Helen, yours as ever,

*Rebecca Watson.*

MRS. HELEN MELSON, St. Louis.

## Letters of Congratulation.

### CONGRATULATING A FRIEND ON HIS MARRIAGE.

MADISON, Wis., July 14, 18—.

MY DEAR SWAIN:

Your kind invitation to attend your wedding on the 20th of August is just to hand. I am greatly delighted, but not much surprised to receive this kindly invitation. I have had my suspicions for some time that you were growing weary of a bachelor's lonely, miserable life. One by one, you genial fellows are passing over to the realm of the married, and very soon I alone shall be left to tell the sad story.

Well, I congratulate you with all my heart. You have had a prosperous career; you have won honor and competence in the battle of life, and now you have won the "dearest girl in the world." God bless you old fellow, and make all your coming days bright and prosperous.

You may depend on my putting in an appearance on the 20th of August. If the train fails, or the tires of my "bike" give out, the walking will no doubt be good.

Ever, Dear Swain, yours truly,

*Samuel E. Milford.*

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### BIRTHDAY CONGRATULATIONS.

DAYTON, Ohio, March 14, 18—.

MRS. J. M. HUDSON:

My Dear Old Friend—I have not forgotten that the 16th of March is the anniversary of your birth. I should not like the day to pass without assuring you of my deep and sincere interest in all that concerns you. Our paths lie widely apart, but these anniversary occasions serve as happy opportunities for the interchange of kindly feeling, and the revival of many happy mem-

ories. I hope this brief note will reach you on the 16th, as also a little token of affectionate regard which I have wrought with mine own hand. Pray accept it, not for its own value, but for the sake of the thoughts it represents.

"The gift is little, but the heart is great."

May your birthday be bright and joyous, may you have as many more as your own heart desires, and may each succeeding one be increasingly bright and glad.

Faithfully yours,

*Elizabeth Burton.*

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#### MOTHER TO DAUGHTER ON HER BIRTHDAY.

ELMHURST, Ill., August 25, 18—.

MY DARLING EDITH:

I have planned that this letter should reach you on the morning of the 27th, which is your sixteenth birthday. Your father, brothers and sisters desire me to speak for them, and to say how sincerely we send you a thousand good wishes on this happy day. If only you could have been at home with us, that we might have had one of these old-time festivals! But, dear daughter, the path of duty demands many sacrifices of us all. You are where it is best for you to be, fitting yourself for the serious but delightful duties that must sooner or later demand your attention.

A little box, which I hope has reached you safely, contains some trifling tokens of affection from each one of us, which I know you will appreciate to the full. The box also contains the materials for a pleasant little entertainment, which, I have no doubt, Mrs. Dash will allow you to give to your school-fellows, as I have written to beg a half holiday for the occasion.

God bless you, my dear Edith, and may every succeeding year find you increasing in all that is wise, in understanding and in beauty of character; is the earnest prayer of

Your affectionate

*Mother.*

## Letters of Condolence.

### LETTER TO A CONFIRMED INVALID.

ST. LOUIS, Mo., August 27, 18—.

MY DEAR MRS. BARNES:

I was distressed to learn from your niece, Gertrude, of your continued indisposition. I had hoped that by this time you would have been fully restored to health. But the ways of Providence are inscrutable, and all we can do is to bow in submission to the Divine will, assured that these chastenings of affliction are not sent in anger, but are proofs of a loving father's care. "His paths are in the sea, and His footsteps are in the deep waters." He causeth "all things to work together for good" to those who put their trust in Him. But I need not remind you of these sources of comfort in the day of your trial and sorrow. Your long experience in the Christian life will suggest to you a thousand secret springs of gracious consolation. I need not assure you how ardently I desire your speedy return to health. With tender sympathy and many earnest prayers,

I am, Dear Mrs. Barnes,

Yours affectionately,

*Ellen Morris.*

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### TO A FRIEND ON THE LOSS OF A CHILD.

DENVER, Col., Nov. 17, 18—.

MY DEAR MRS. WILSON:

I never felt so much at a loss to express my feelings as I do to-day. I wish I could tell you all that is in my heart. It seems to me that in the presence of your great grief, silence is the only suitable offering. How deeply I sympathize with you no words

of mine can tell, and to utter the common words of condolence would serve no end in your case.

“For common is the common place,  
And empty chaff well meant.”

One only hope can comfort you in these sad hours, the hope that somewhere in the “many mansions” of our “Father’s house,” the daughter who loved you with all the sweetness of her early affection loves you still. The shadows of the valley cannot eclipse the light of love

Time, the great healer, will bring balm to your wounded spirit. I have just been reading the poems of Horatius Bonar, one of the sweetest singers of our modern Israel, and I recall at this moment a stanza of his that expresses better than any words of mine could do, the calm, divine hope of a reunion of the loved and lost in that fair land that lies beyond the boundaries of time. With that stanza I will close this letter, which I hope will comfort you, or at least assure you of my tender sympathy with you in this day of your sadness and trial. The stanza that bears our thought to “a land that is fairer than day,” runs thus:

“Where the faded flower shall blossom,  
Blossom never more to fade;  
Where the shaded sky shall brighten,  
Brighten never more to shade,  
Where the child shall meet her mother  
And the mother meet her child;  
And dear families be gathered,  
That were scattered on the wild —  
Dear ones, we shall meet and rest,  
Mid the holy and the blest !”

May the hope of a blessed reunion be your hope, and comfort, and stay.

I am, my Dear Mrs. Wilson,

Ever yours sincerely,

*Bertha Henderson.*

## Letters Concerning Marriage.

### ASKING A LADY FOR AN INTERVIEW.

ROCHESTER, N. Y., April 14, 18—

MY DEAR MISS GREEN:

I write to ask the favor of an interview, at as early a date as will be convenient to you, if you will be kind enough to grant me one. I have some things to say to you of very great importance to myself, and I trust they will not be without interest to you. I should not care to write what is so much better said, and, therefore, I crave the privilege of an interview. I shall await your answer with considerable anxiety. With every sentiment of sincere esteem.

Believe me, my dear Miss Green,

Yours, very sincerely,

*Arthur B. Vicars.*

MISS BERTHA GREEN, Belvoir Terrace, Rochester.

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### ANSWER TO REQUEST FOR AN INTERVIEW.

BELVOIR TERRACE, ROCHESTER, N. Y.

DEAR MR. VICARS:

Your kind note of the 14th is at hand. I shall be pleased to accede to the request you so courteously present. If Thursday will suit your convenience I shall be at home at five o'clock in the afternoon. Mamma joins me in kind regards.

Yours sincerely,

*Bertha Green.*

MR. ARTHUR B. VICARS.

## ASKING A FATHER FOR HIS DAUGHTER'S HAND.

ROCHESTER, N. Y., May 18—.

HORACE GREEN, ESQ.:

Dear Sir—My frequent visits to your hospitable home during the last three months, will, no doubt, have prepared you to some extent at least, for the request I am about to make. It was my good fortune to meet your daughter, Bertha, last Christmas at the house of a mutual friend. Since that time many opportunities of renewing an acquaintance so pleasantly begun have presented themselves, of which I have been most happy to avail myself.

The result of these happy interviews is that admiration and esteem have ripened into love, and I now ask your kind consent to be a suitor for your daughter's hand. I have not taken this step without some reasonable ground for hoping that such a suit would at least be seriously entertained. But I have been trained to regard the rights of parents with such respect, that it would add largely to my delight in this important step of life, if I might count on your hearty consent. You have known my family for years, and on that ground I am proud to feel assured that there will be no difficulty whatever. My business position and prospects are such as to assure all the joys and comforts of a happy home, should your daughter do me the honor to share my lot. On this matter I should be glad to explain more in detail if you should so desire and to submit to you a complete statement of my net assets and of the future resources I can depend on.

With sincere thanks to Mrs. Green and yourself, and to all the members of your household for the many kindnesses I have received.

I am, dear sir,

Yours, very respectfully,

*Arthur B. Vicars.*



## ANSWER TO THE FOREGOING.

BELVOIR TERRACE, ROCHESTER, N. Y., May 27, 18—.

ARTHUR VICARS:

My Dear Young Friend.—Yours of the 24th has not greatly surprised me. With the spirit of your letter I am much pleased. Such an important step in life as you contemplate should always be taken thoughtfully and the hearty consent of the interested families is, in my judgment, greatly to be desired. So far as my daughter Beitha is concerned, my one great desire for her is that her life may be as peaceful and happy in the future as it has been in the past. You have my consent to woo, and if wooing you should win, you will win a treasure. I pray God will guide all for the best.

Yours, very truly,

*Horace Green.*

## OFFERING TO RELEASE A LADY FROM AN ENGAGEMENT.

743 FULTON AVE., PITTSBURG. Pa., August 7, 18—.

My Dear Florence—I exceedingly regret to tell you that my darkest fears have been realized; the business disaster of which I have spoken to you has come, and it is more complete than our worst expectations had led us to believe. We have fought a long, hard fight, and, as honorable men, there was nothing else for us to do but to close our doors and put our affairs in the hands of our creditors.

Whether the firm will resume, or what the course of the future will be, I cannot tell. For myself I am not greatly troubled. I have youth, and health, and hope, and I am not afraid of the coming struggle. But there is one direct duty before me in relation to you that I must not delay to perform. Under the most promising circumstances it will be a very long time, perhaps years, before I could offer you the home and comfort on

which my heart was set, and concerning which we have had so many and such delightful conversations; and I do not think it would be fair to hold you to your engagement under these altered circumstances. I beg you, therefore, to consider yourself perfectly free to act in this matter as your judgment and heart may dictate. I will not trust myself to say what I feel on this subject further than this, that in offering you perfect freedom, I am following the only honorable course due to you and to myself.

I shall be very busy evenings at the office for two or three days, but will call upon you on Friday night and we can talk things over.

Ever, dear Florence,

Yours truly, •

*John C. Watterson.*

MISS FLORENCE ALDEN:

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ANSWER TO THE ABOVE.

41 ST. VINCENT TERRACE, PITTSBURG, Pa., August 8, 18--.

My Dear Jack—Your letter of yesterday was duly received. It made me sad for you, and yet proud of you. You are proving so honorable and chivalrous! I am deeply sorry for this business failure. But cheer up. You have, as you say, youth on your side, and you are lacking neither in brains nor in courage. These are treasures that nothing and no one can wrest from you, and with those the future is bound to turn out bright and prosperous. I understand you wish me to act in relation to our engagement as my judgment and heart dictate. This is like you, Jack. Well, come around on Friday and we will talk matters over. In the meantime be assured that no one sympathizes with you in this day of difficulty more than

Your affectionate

*Florence.*

MR. JOHN C. WATTERSON:

## Business Letters.

### FORM OF LETTER ORDERING BILL OF GOODS.

OSWEGO, N. Y., April 7th, 18—.

MESSES. ROBERTS & CLARK, Buffalo, N. Y.:

Gentlemen—Please ship me by fast freight the following bill of goods;

4 bbls. Granulated sugar.

200 lbs. Carolina rice.

7 Chests uncolored Japan tea.

12 Sacks Java coffee (roasted, not ground).

15 bbls. Flour (XXX).

4 Boxes of Sapolio.

1 Chest English breakfast tea.

I will remit the amount of invoice on receipt of goods.

Yours respectfully,

*George W. Parker.*

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### LETTER OF CREDIT.

CLEVELAND, Ohio, July 14, 18—.

MESSES. BRYDON & BATES, Grocers, etc., Chicago, Ill.:

Gentlemen—Please allow the bearer of this, Mr. Samuel Baker, who is a friend of mine and a thoroughly reliable man, a credit for such goods as he may select, not exceeding two thousand dollars (\$2,000), and if he does not pay for them, I will.

Please notify me, if he makes a purchase, of the amount and when due, and if the account is not settled promptly, according to agreement, write me at once.

Yours truly,

*Henry J. Bain.*

## NOTICE OF A DISSOLUTION OF PARTNERSHIP.

PHILADELPHIA, Pa., July 8, 18—.

J. L. CHAMBERLAIN &amp; Co., Trenton, N. J.:

Gentlemen—On the 10th of September next the partnership which has existed during the last ten years between Horace Mosely and Henry Owens, dry goods merchants of this city, under the firm name of Moseley & Owens, will expire by limitation of contract.

The firm begs to express to its many customers and friends its gratitude for their generous patronage and support by which the house has reached its present enviable position.

After the 10th of September next the business will be carried on at the old stand, 141-43 Chestnut street, by George C. Bateson and Alfred H. Gray, under the firm name of Bateson & Gray.

We are, gentlemen,

Your obedient servants,

*Mosely & Owens.*

## DESIRING TO OPEN AN ACCOUNT.

CONCORD, Mass., September 12, 18—.

MESSRS. GORDON &amp; HARRISON, Boston, Mass.:

Gentlemen—Having recently established myself in the dry goods business in this city, with fair prospects of success, and being constantly in need of new goods to keep abreast with the constant changes of style and fashion, I would like to open an account with you. My capital is not large, but what I have is the result of hard work and careful saving. I am permitted to refer you to Ralph & Jones, lawyers of your city, who know me well, and also to Elliott & Wilson, bankers of this city, who are well acquainted with my financial position.

Should my references prove satisfactory, will you kindly forward me at once per fast freight.

50 yards of Cashmere, double width.

30 yards of Gingham, light color, at 15 cents.

6 dozen Napkins at about \$3.50.

6 boxes Ladies' fine hose.

4 Ladies' hem-stitched handkerchiefs at about \$3.50.

Hoping my proposition to open an account with you will be satisfactory, and that the enclosed order may meet with prompt attention,

I am, gentlemen, yours respectfully,

*Andrew Johnson.*

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### LETTER OF INTRODUCTION.

LANSING, Mich., August 4, 18—.

MR. ALEX. GORDON, NEW YORK:

Dear Sir—This will introduce to you, the bearer, Mr. Henry Somers of this city, who visits New York with the view of engaging in the general hardware business. He is a young man of energy and ability; a member of a highly respectable family, and is in every sense a gentleman. Any assistance you may render him by way of introduction to your leading merchants, I shall esteem a personal favor.

Yours truly,

*Richard Maitland.*

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### INCLOSING DRAFT FOR ACCEPTANCE.

SAN FRANCISCO, Cal., June 24, 18—.

MESSRS. PRUDEN & CARSE, St. Louis, Mo.:

Gentlemen—Inclosed I hand you draft at thirty (30) days' sight for acceptance for six hundred and fourteen dollars and twenty-eight cents (\$614.28), the amount of balance due from you to me up to the present date.

I shall feel obliged by your accepting the same, and returning it by due course of mail. Awaiting further favors,

I am, gentlemen, yours truly,

*Thomas C. Norton.*

## INCLOSING STATEMENT OF ACCOUNT.

NEW YORK, August 7, 18—.

MESSRS. ALLISON &amp; CHARLES, Indianapolis, Ind.:

Gentlemen—Please find inclosed a statement of your account for the last three months which we believe you will find correct. We shall be glad if you examine the same at your earliest convenience, and shall be happy to receive your check for the amount, or instructions to draw on you in the ordinary course.

We are, gentlemen, yours truly,

*W. F. Clarke & Co.*

## INCLOSING REMITTANCE.

SHEBOYGAN, Wis., May 24, 18—.

MESSRS. KRANZ &amp; ELLIS, Milwaukee, Wis.:

Gentlemen—The goods ordered of you the 17th inst. have been received, and are entirely satisfactory in both quality and price. Please find inclosed our check for three hundred and fourteen dollars and twenty-six cents (\$314.26), the amount of your bill, which kindly return receipted.

Thanking you for your promptness in filling the order,

We are, yours respectfully,

*Wilson & Lindemann.*

## INQUIRY AS TO RESPONSIBILITY.

NEW YORK, April 17, 18—.

ALBERT STEELE &amp; Co., Terre Haute, Ind.:

Gentlemen—Would you oblige me by stating if Mr. Robert Acton, of the firm of Acton & Co., of your city, is known to you and worthy of credit. Any information you might feel disposed to give, will be regarded as strictly confidential.

I am, gentlemen, yours truly,

*Joseph Rosenbaum.*

## FROM A FATHER TO A SON ENTERING BUSINESS.

LAKE VIEW, April 27, 18—.

MY DEAR FRANK:

The fact that your school days are ended and that you are about to enter on the real business of life, is a matter of deep interest to me, as well as of great importance to yourself. I am not disposed to preach a sermon to you, but a few words of good advice will not come amiss just now. All I want to say to you to-day, I can compress into three very brief sentences. Be truthful. Be honest. Be manly. The man who is truthful in spirit as well as in letter, who is so thoroughly honest that he will neither steal nor take an unfair advantage, who is upright and manly in all his dealings, is the man who, in the long run, wins competence and honor. Let the Golden Rule be a guide for you through life. A sentiment from Shakespeare may fitly close this brief letter:

"To thine own self be true;  
And it must follow as the night the day,  
Thou can'st not then be false to any man."

God bless and prosper you in all your ways.

Your affectionate

*Father.*

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APPLICATION FOR A POSITION.

BUFFALO, N. Y., January 4, 18—.

MESSRS. JACKSON, MORRIS &amp; Co.:

Gentlemen—I take the liberty of making application for a position in your establishment. In June last I graduated from the High School of this city. Since that time I have attended Franklin & Mason's Business College with a view of preparing myself to enter on a business career. I was eighteen years of age last August and the time has now come when I must address myself to the serious work of life. I am anxious to engage with a house where I can learn all the details and become thoroughly

master of the business. I should be glad to accept any position you may have to offer. I am quite willing to begin at the bottom of the ladder and master each round as I climb. My family live in the city and we are all well known to Mr. Morgenson, who is, I believe, the head of one of your departments. I beg to refer you to him for any information you may desire. I am also authorized to give you the names of Messrs. Franklin & Mason, the proprietors of the Business College, Main street, and that of the Rev. Austin Caird, D. D., Rector of Grace Episcopal Church.

I am, gentlemen,

Yours respectfully,

*Andrew Jordan.*

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#### REFUSING TO ACCEPT GOODS.

DUBUQUE, Iowa, June 3, 18—

MESSESS. RAY & CALDWELL, Chicago:

Gentlemen—The shipment was received from your house to-day. We find, on examination, the goods are not up to the standard of your representation of them.

We hold them subject to your order.

Respectfully yours,

*Edward C. Jones & Co.*

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#### FROM A COMMERCIAL TRAVELER.

BOSTON, Mass., April 4, 18—

MESSESS. ELLIOTT & JOHNSON:

Gentlemen—Enclosed please find orders which I have secured from the first six cities on my route; I trust they will meet with your approval. I wish that, this being my first trip in your interest, the orders were more in number and for larger amounts. I have done my best, however, to head off some of my competitors, and in several cases I have been successful. Some got ahead of me in the matter of time, but I do not think they did much business.



I firmly believe that the goods I offer are unsurpassed in their line, and that the prices and terms ought to call forth an instant and generous response on the part of the trade. But times are dull and business men, just now, seem to be over-cautious.

They seem perfectly satisfied with our goods, prices, and terms, but they are, nevertheless, terribly afraid of overstocking themselves. They make any number of promises to order in a short time—but we all know what these promises amount to. In spite of all, I am impressed with the hopeful spirit that prevails. There is a general feeling that better times are in sight. When confidence is fully restored I have no doubt we shall have a splendid trade.

Kindly keep me posted on any novelties you may have on hand.

With the repeated assurance of my determination to do all I can in your interest.

I am, gentlemen, yours respectfully,

*George B. Ellis.*

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### LETTER OF RECOMMENDATION.

KANSAS CITY, Kan., Sept. 14, 18—.

MESSES. CHISHOLM & BYCROFT:

Gentlemen—I understand Mr. Oliver Underwood is applying for a position in your establishment. I have great pleasure in speaking a good word on his behalf. He is a member of one of our most esteemed families, and in character and habits is proving himself in all respects worthy of the careful training he has received. He has enjoyed the advantages of a thoroughly well-grounded education, having graduated from our High School with honors in June last. He is a young man of great promise, and I am sure if he should be fortunate enough to secure a position with you he will manifest more than ordinary business ability, and will prove himself worthy of any trust you may repose in him.

I am, gentlemen, yours truly.

*Walter Abercrombie.*

## Miscellaneous Letters.

### MOTHER TO THE LANDLADY OF A BOARDING-HOUSE.

CHENOA, Ill., July 7th, 18—.

MRS. E. C. WELLINGTON, Chicago:

Dear Madam—Although a stranger to you personally, I have heard through my good friend, Mrs. Gray, that you keep a boarding-house where young ladies may secure all the comforts of a home, together with that firm but tender discipline which is so much needed in the midst of city life.

Circumstances have made it necessary that I should send some of the members of my family out into the world. Two of my daughters, Gertrude and Helen, are about to enter one of the large dry goods establishments of your city, and you will readily understand how anxious I am to place them in some quiet home where they will have watchful, loving care. I have every confidence that my dear girls will always conduct themselves in a wise, lady-like manner. At the same time I am very desirous that they shall be surrounded by those influences that will foster these principles of conduct in which they have been carefully trained from infancy.

Gertrude, the elder, is just twenty-years old this July, and Helen is nineteen. They are amiable girls, and I am sure would give you little trouble. It will be very easy for any one in whom they have confidence to lead and guide them. They have always rendered loyal obedience to the laws and traditions of their happy home.

I should be glad to hear from you at your convenience, stating terms, and the earliest date at which you could receive my daughters, if we can make arrangements that will be mutually satisfactory.

I am, dear madam, faithfully yours,

*Margaret Cooper.*

## ANSWER TO THE FOREGOING.

2 ALDINE ST., CHICAGO, July 9th, 18—.

MRS. MARGARET COOPER, Chenoa, Ill.:

Dear Madam—Your kind favor of the 7th to hand. I am in full sympathy with the spirit of your letter, as you may judge when I tell you that I have known for many years the joys and cares of a large family. Only a mother can know what a mother feels. I quite understand how you attach the greatest importance to the kind of home in which your daughters are to live during their residence in our city.

I hope my good friend, Mrs. Gray, has not in her kindness of heart led you to think of me more highly than I deserve. I can only say that if you should decide to send your daughters to me I will do all in my power to make them feel thoroughly comfortable. They will of course feel a little homesick for a time, for no house could ever be what their home has been to them. But I will do my best to make them happy and contented.

I have had eleven years' experience as a boarding-house keeper and have never had any but the most pleasant relations with my boarders. My house is in a very healthy locality, within an easy walk of one of our great parks.

Of course, your daughters would room together; in that case I could accommodate the two of them for \$— per month. I could be ready to receive the young ladies by September 3.

I am, dear madam, yours truly.

*Emma C. Wellington.*

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## LETTER OF ADVICE TO A YOUNG MAN.

ST. PAUL, Minn., January 14, 18—.

TO MR. HENRY TALBOT;

My Dear Young Friend—I am old enough to be your father, and you know me sufficiently to be sure that nothing but a most sincere interest in your welfare would prompt me to write this letter.

I have noticed with the deepest regret that you have formed a

friendship which I am sure is a perilous one for you. Mr. Geo. H—— is not the kind of a young man you ought to have for an intimate friend. I admit he has many charming ways that are apt to win the admiration of young people. But I know more of him than you possibly can. I will not enter into details further than to say that his habits and his influence are of the most harmful kind, especially on the susceptible and unsuspecting.

I have no motive but your good in writing this letter. You know, my dear boy, "evil communications corrupt good manners," and a young fellow like George H—— is capable of doing more harm in a day than can be cured in a year. For your own sake, and for the sake of your family, whom I honor and respect, I entreat you to give up his company at once and forever. If you wish to call on me I will talk more plainly.

Believe me, your true friend,

*Henry Slayton.*

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#### LETTER OF INVITATION FROM A GENTLEMAN TO A LADY.

DETROIT, Mich., October 7th, 18—.

MY DEAR MISS SAMSON:

You will doubtless have noticed by the newspapers that the venerable Joe Jefferson, the great American comedian, is to visit Detroit next week and give a round of his inimitable performances. If you have not seen this distinguished actor it would be a great treat to admire one of his world-renowned characters. I should esteem it a favor if you would accompany me any evening next week to the theater to witness one of his wonderful presentations. Monday evening he plays in "Rip Van Winkle," Tuesday evening he plays Caleb Plummer in "The Cricket on the Hearth," and the balance of the week he appears as Bob Acres in "The Rivals." It would be a pleasure to me to be favored with your company any night that would be most agreeable to you.

Believe me, Dear Miss Samson,

Yours very truly,

*Archibald Clay.*

## ANSWER TO THE ABOVE.

DETROIT, October 8th. 18—.

DEAR MR. CLAY;

Pray accept my sincere thanks for your courteous note. I shall be delighted to avail myself of your kind invitation for next week. I have seen Mr. Jefferson in "Rip Van Winkle" and "The Rivals," but if it would suit your convenience just as well I think I should like to see him as Caleb Plummer in "The Cricket on the Hearth," which, I believe, he plays on Tuesday evening.

With many thanks for your kind invitation,

I am, Dear Mr. Clay,

Yours sincerely,

*Maggie Samson.*

## LETTER OF INVITATION FROM A LADY TO A GENTLEMAN.

THE LAURELS, DES MOINES, Iowa, August 14, 18—.

MR. ALBERT LLOYD:

My Dear Sir—We are planning a garden party at the Laurels for Thursday evening next, and it would afford us all great pleasure if you could make it convenient to be with us on that occasion. We hope for a goodly company. The Dixons, the Mathers, the Wilsons, the Broadbents, and a host of other friends with whom you are well acquainted, are expected. The reception will be given in honor of Harold's return from his trip to the Rockies. We shall be delighted to have brother home again, as he, no doubt, will be glad to be back among his friends. We hope nothing will prevent your coming. Don't be late. We shall have croquet and tennis, of course. And if the promise of the Almanac holds good and there should be a full moon that night, the boating will be charming.

Yours, very truly,

*Charlotte Langton.*

## ANSWER TO THE ABOVE.

DES MOINES, Iowa, August 15, 18—.

MY DEAR MISS LANGTON;

Your kind note of yesterday has just come to hand. I have great pleasure in accepting your invitation to the garden party of Thursday evening next to welcome your pilgrim brother back to his home and friends. I have so many pleasant memories of happy hours spent at the Laurels, that I shall look forward to Thursday evening with most cheerful anticipations. Moon or no moon, we shall be sure to have a delightful time. I shall not fail to put in an early appearance.

I am, dear Miss Langton,

Yours, very truly,

*Albert Lloyd.*

## TO A FRIEND WHO FAILED IN BUSINESS.

LOS ANGELES, Cal., August 17, 18—.

MR. ALFRED BAKER:

My Dear Old Friend—I was exceedingly pained to learn from the newspapers of yesterday that, after a long struggle, you have been compelled to yield to the resistless pressure of these hard times. Success in business is often a mere accident and merits little praise, and in like manner failure in business is often the sad and only return for a long and patient fight against tremendous odds. In these days of merciless competition, the spirit of fair trading seems to be almost buried out of sight. It is no longer a case of "the survival of the fittest," so much as of the survival of "the smartest." But we should not let undeserved defeat bring despair, As the poet says:

"Hope springs eternal in the human breast."

And I most sincerely trust there are brighter days in store for you. I am sure you can have nothing to blame yourself for in these reverses. Everybody who knows Alfred Baker knows that

he is the soul of honor, that he holds integrity by the right hand and by the left.

I exceedingly regret that my letter must be one of words only. I wish I were able to ask you to draw upon me for some useful, helpful amount. But that is utterly beyond my power. Letters are not of much value in such a crisis as you are now passing through, and yet I could not keep silent.

Pray accept these few words of heart-felt sympathy. Be brave! Be hopeful! Better days will come.

Very truly yours,

*James Stevenson.*

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### ASKING INFORMATION ABOUT A FARM.

CINCINNATI, OHIO, July 20, 18—.

MESSE<sup>RS</sup>. WASHBURNE & SMEDLEY, Cleveland, Ohio:

Gentlemen—I am informed that you have charge of large tracts of farming country in this State. My friend, Mr. George Porter, of this city, who is also, I understand, a friend of yours, suggests that you might be able to find me just the thing I want. After fourteen years of exhausting professional work in this city, I find myself thoroughly run down, and my medical adviser insists that the only chance for me is to break loose entirely from my present engagements and either take an extensive tour of travel, or enter on some light and pleasant occupation that would serve to interest me without involving any anxious care. In short, it is suggested that two years on a farm would secure me a new lease of life. I think I have presented my case pretty clearly. Country life, in a locality where I need not be far from home and friends, attracts me more than does the traveling.

Do you know of a small farm that could be worked with comparative ease and which I could rent or purchase? If so I should be glad to hear from you at your earliest convenience.

Very truly yours,

*George F. Monsell.*

## TO PLACE A SICK CHILD AT A FARM HOUSE.

DETROIT, Mich.. May 17, 18—.

MRS. JANE SMETHURST, The Hollands Farm, Windsor, Ont.:

Dear Madam—My little girl Alice, who is just eleven years old, has been growing much too fast for her health. The doctor says there is nothing at all the matter with her and that she has a splendid constitution, but he thinks a little special attention just now would be of great advantage to her all her life long. and he, therefore, suggests that she spend the coming summer at a farm-house where she would have the benefit of a simple fare and of living almost entirely in the open air.

Alice is not an invalid, nor even delicate in health. If you could make it convenient to board her for the summer, I should esteem it a great favor. You are not very far from Detroit, so Alice could occasionally visit her home and some of us could come out and visit her; in that way she would not be greatly troubled with home-sickness. She is a good, obedient child and would give you little trouble. I shall be glad to hear from you at your earliest convenience.

I remain, dear madam, yours truly,

*Agnes Thorndyke.*

## ANSWER TO THE ABOVE.

THE HOLLANDS FARM, WINDSOR, Ont. May 20, 18—.

MY DEAR MRS. THORNDYKE:

Your letter of the 17th to hand. I think I could make room for your little Alice for the summer if, as your letter indicates, she would be perfectly content with plain living and the simple comforts of a farmhouse. I find my second daughter, Agnes, is already acquainted with your little girl, having met her on two or three occasions at Detroit during the festivities of Christmas. This would make it pleasant for both children.



As to details, since you are not more than two or three hours' ride from us, would it not be well if you could make the short journey? Matters could be settled so much easier by an interview than by letters.

I am, yours truly,

*Jane Smethurst.*

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### YOUNG LADY WANTING FARM-HOUSE BOARD.

ST. PAUL, Minn., May 27, 18—.

MRS. JAMES HORTON, The Uplands Farm, Bear Lake, Minn.;

Dear Madam—I have had charge for four years of the millinery department in one of the largest dry goods establishments in this city. During that period it has never seemed convenient for me to take a vacation. The time has at last come when I must seek full relaxation, for though not an invalid, I am dreadfully run down. The doctor prescribes immediate and thorough rest. He says I do not require medicine, but a month in a quiet home, where I shall have pure air, plain food and no worry. Miss Etheridge, who is a friend of mine, and was a neighbor of yours until she came to St. Paul, says the Uplands Farm is just the place for me, and that you are just the kindly friend I need to make a month of peace and quiet a season of perfect delight. I write, therefore to ask if you could find room for me in your hospitable home, and on what terms. I promise to give you little trouble, for I am not an invalid, nor am I given to "fine city ways," or full of foolish fancies. I want perfect freedom from care and worry: to sleep, to read, to ramble in the woods and meadows; anything to give my poor, tired mind and body four weeks of unbroken rest. Miss Etheridge will write by this mail, and I shall be glad to hear from you at your earliest convenience, as I should like to begin my vacation about June 17.

I am, dear madam, yours truly,

*Marian Grayland.*

## ANSWER TO THE ABOVE.

THE UPLANDS FARM, Bear Lake, Minn.,

May 29, 18—.

MY DEAR MISS GRAYLAND:

I was a little surprised to find two letters awaiting me at the postoffice this morning. I am afraid our mutual friend, Miss Etheridge, has been drawing a little upon her imagination.

We are a very plain sort of people at the Uplands Farm, as she knows right well. Still, if simple living, fresh air, and perfect rest is what you require, I think we can supply these. Bear Lake is within walking distance, and the whole neighborhood is really very beautiful. If \$— for the month's board would meet your views, I think I could undertake to entertain you, with the hope of providing what you desire.

Pray give my kind regards to Miss Etheridge.

Yours very truly,

*Caroline Horton.*

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**CAPITALS AND THEIR USE.**

Every entire sentence should begin with a capital letter.

The pronoun I and the exclamation O are always capitals.

Every quotation should begin with a capital letter.

Every line of poetry should begin with a capital.

Proper names, and adjectives derived from these, should begin with a capital.

All appellations of the Deity should begin with a capital.

Official and honorary titles should begin with a capital.

Titles of books and the heads of their chapters and divisions are printed in capitals.

Names of religious denominations begin with capitals.

The days of the week and the months of the year begin with capital letters.

In preparing accounts each item should begin with a capital.

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## USE OF PUNCTUATION MARKS.

[.] The **Comma** marks the shortest pauses in reading aloud and the smallest divisions in writing.

[;] The **Semicolon** divides simple sentences when the comma does not render the meaning of simple sentences clear enough.

[:] The **Colon** announces something further coming, like a speech, a description.

[.] The **Full Stop or Period** is used at the end of every complete sentence.

[?] The **Interrogation mark** is used when a question is asked.

[!] The **Exclamation point** follows words or sentences that express sudden emotions.

[" "] The **Quotation marks** indicate that some one is speaking, and are used also to enclose words taken from other writings.

[ ( ) ] The **Parentheses** include some explanatory clause not essential to the sentence.

[ ] The **Brackets** include a word or sentence to supply some deficiency.

[—] The **Dash** marks a break in the sentence.

It is quite impossible to give any precise rules for the use of these several points. Much must be left to the taste; something must depend upon the weight which we may wish to give to particular words or phrases.

Good, correct punctuation is essential to the clearness of the sentence. The absence or the wrong insertion of a comma has been known to affect a man's whole fortune.





## Specially Collated for this Work.

This Collection of Synonyms has been carefully prepared for the use of letter-writers and for the general reading public. It will be of the greatest value to all who desire to avoid in their correspondence those repetitions of words which sound so ill and denote a lack of education on the part of the writer.

"In the popular literary acceptance, and as employed in special dictionaries of such words," writes the famous professor George P. Marsh, "synonyms are words sufficiently alike in general signification to be liable to be confounded."

Their use, as stated above, is to allow a speaker or writer to keep clear of tautology, *i.e.*, repetition of words.

Here is an example, somewhat exaggerated in form, that will serve to show the value of synonyms:

"In an *absolute* monarchy, the *absolute* rulings of the sovereign are an *absolute* drawback to any *absolute* enjoyment of life." Instead of using the word *absolute* four times in this sentence, we employ the synonyms "arbitrary," "positive" and "real," thus:

"In an *absolute* monarchy the *arbitrary* rulings of the sovereign are a *positive* drawback to any *real* enjoyment of life."

## A

- Aback**—Taken aback, backward, unexpectedly checked.
- Abandon**—Forsake, leave, give up.
- Abate**—Lessen, reduce, diminish.
- Abide**—Dwell, sojourn, stay.
- Ability**—Skill, capacity, genius.
- Able**—Vigorous, strong, capable.
- Abrupt**—Sudden, curt, rough.
- Absolute**—Positive, arbitrary, real.
- Abstruse**—Profound, subtle, hidden.
- Absurd**—Ridiculous, irrational, silly.
- Abundance**—Plenitude, richness, profusion.
- Abuse**—Vilify, revile, traduce.
- Accept**—Receive, take, assent to.
- Acceptable**—Agreeable, pleasing, gratifying.
- Accident**—Chance, misfortune.
- Accommodate**—Oblige, aid, serve.
- Accord**—Agree, consent, concur.
- Account**—Description, statement, narrative.
- Accrue**—Result, issue, ensue.
- Accurate**—Exact, true, correct.
- Acknowledge**—Admit, concede, confess.
- Acquiesce**—Consent, agree, comply.
- Acquire**—Obtain, win, procure.
- Active**—Diligent, alert, busy.
- Actuate**—Incite, move, induce.
- Adage**—Saying, proverb, maxim.
- Add**—Sum, cash up, increase.
- Adhere**—Cling, hold, cohere.
- Adjacent**—Bordering, near, adjoining.
- Adjourn**—Defer, postpone, put off.
- Admire**—Regard, esteem, love.
- Adroit**—Clever, skillful, accomplished.
- Advantage**—Promotion, benefit, good.
- Adverse**—Contrary, hostile, opposed.
- Advice**—Suggestion, admonition, counsel.
- Affection**—Gentleness, kindness, love.
- Affliction**—Trouble, distress, sorrow.
- Alarm**—Fear, dismay, surprise.
- Allege**—State, declare, affirm.
- Allot**—Assign, appoint, apportion.
- Allude**—Refer, suggest, hint.
- Allure**—Entice, attract, beguile.
- Ambiguous**—Vague, doubtful, uncertain.
- Amiable**—Genial, agreeable, friendly.
- Ample**—Sufficient, abundant, plentiful.
- Amuse**—Divert, entertain, beguile.
- Animate**—Enliven, cheer, arouse.
- Animosity**—Anger, opposition, hatred.
- Annals**—Records, chronicles, histories.
- Annoy**—Vex, irritate, tease.

**Apathy**—Indifference, carelessness.

**Aphorism**—Proverb, misconception, epigram, adage.

**Apology**—Justification, plea, defense.

**Apparent**—Manifest, clear, distinct.

**Applause**—Praise, acclamation, plaudit.

**Appreciate**—Prize, value, esteem.

**Apprehension**—Fear, alarm, dread.

**Appropriate**—Apt, suitable, harmonious.

**Approve**—Accept, sanction, commend.

**Apt**—Suitable, fit, appropriate.

**Arbitrary**—Tyrannical, self-willed, absolute.

**Ardent**—Enthusiastic, fervent, intense.

**Arduous**—Trying, difficult, hard.

**Arrange**—Classify, place, dispose.

**Arrest**—Seize, detain, apprehend.

**Arrogance**—Insolence, vanity, presumption.

**Artful**—Shrewd, subtle, crafty.

**Artifice**—Fraud, trick, device.

**Artless**—Fair, frank, honest.

**Assay**—Test, proof, examination.

**Associate**—Comrade, friend, companion.

**Atrocious**—Wicked, vicious, abominable.

**Attach**—Adhere, annex, unite.

**Attachment**—Tenderness, affection, love.

**Attic**—Classical, elegant, pure

**Attire**—Apparel, dress, clothes.

**Attract**—Allure, draw, entice.

**Audacity**—Daring, impertinence, boldness.

**Audience**—Assembly, congregation, gathering.

**Augment**—Increase, enlarge, magnify.

**Auspices**—Omens, influence, patronage.

**Auspicious**—Fortunate, promising, lucky.

**Austere**—Harsh, cold, severe.

**Authentic**—Authorized, true, genuine.

**Author**—Writer, composer, maker.

**Authority**—Warrant, power, right.

**Avarice**—Cupidity, selfishness, greed.

**Averse**—Unwilling, reluctant, loath.

**Aversion**—Antipathy, repugnance, hatred.

**Avidity**—Greediness, intensity, eagerness.

**Avocation**—Profession, calling, trade.

**Avoid**—Shun, elude, pass by.

**Vouch**—Affirm, declare, maintain.

**Avow**—Declare, announce, confess.

**Awake**—Watchful, alive, vigilant.

**Award**—Prize, judgment, sentence.

**Aware**—Foreseeing, watchful, vigilant.

**Awe**—Reverence, fear, dismay.

**Awesome**—Gross, mystic, uncanny.

**Aweary**—Tired, fatigued, overcome.

**Awful**—Solemn, tragic, dreadful.

**Awkward**—Clumsy, unhandy, bungling.

**Awkwardness**—Roughness, stiffness, boorishness.

**Awry**—Aside, uneven, oblique.

**Aye**—Always, ever, forever.

## B

**Babble**—Idle talk, chatter, noise.

**Babbler**—Prattler, demagogue, prater.

**Babyish**—Childish, silly, infantile.

**Backbite**—Scandalize, defame, slander.

**Backbone**—Courage, energy, determination.

**Backset**—Check, hindrance, relapse.

**Backward**—Shy, hesitant, retiring.

**Bad**—Wicked, vicious, evil.

**Baffle**—Circumvent, foil, defeat.

**Banter**—Twit, taunt, ridicule.

**Base**—Contemptible, vile, mean.

**Bear**—Endure, produce, suffer.

**Becoming**—Decent, fit, graceful.

**Belief**—Opinion, faith, conviction.

**Blame**—Censure, reproof, reproach.

**Bliss**—Ecstasy, gladness, joy.

**Blemish**—Flaw, fault, defect.

**Bold**—Valiant, intrepid, daring.

**Boundless**—Limitless, infinite, measureless.

**Brief**—Short, concise, succinct.

**Bright**—Shining, radiant, luminous.

**Broil**—Fray, quarrel, contention.

**Bud**—Germinate, sprout, grow.

**Burden**—Care, sorrow, trouble.

**Butt**—Target, mark, object.

**Buxom**—Lively, jocund, cheerful.

**But**—Still, yet, however.

**Buy**—Purchase, obtain, bribe.

**Bygone**—Past, ancient, antique.

## C

**Cabal**—Clique, set, league.

**Cajole**—Coax, flatter, wheedle.

**Call**—Invite, bid, summon.

**Calm**—Quiet, tranquil, serene.

**Caprice**—Whim, fancy, humor.

**Care**—Distress, anxiety, worry.

**Carousal**—Feast, banquet, orgie.

**Cause**—Produce, create, occasion.

**Celebrate**—Observe, solemnize, honor.

**Censure**—Blame, reprove, chide.

**Certain**—Unquestionable, real, sure.

**Chance**—Hazard, risk, peril.

**Change**—Alter, vary, turn.

**Charm**—Fascinate, delight, entrance.

**Cheat**—Deceit, trick, fraud.

**Cheer**—Enliven, gladden, comfort.

**Chide**—Censure, scold, reprove.

**Choice**—Preference, selection, option.

**Circumstance**—Incident, occurrence, occasion.

**Circumvent**—Baffle, defeat, confuse.

**Civil**—Polite, genial, cultured.

**Civilization**—Culture, refinement, education.

**Claim**—Demand, pretension, right.

**Class**—Rank, order, degree.

**Clear**—Manifest, evident, apparent.

**Clever**—Talented, skillful, wise.

**Climb**—Soar, mount, ascend.

**Coarse**—Gruff, rude, uncivil.

**Cogent**—Forcible, powerful, convincing.

**Comfort**—Cheer, encouragement, soothing.

**Common**—Customary, general, ordinary.

**Compact**—Contract, bargain, agreement.

**Company**—Party, group, gathering.

**Complex**—Involved, intricate, complicated.

**Conceal**—Screen, cover, disguise.

**Concur**—Agree, unite, coincide.

**Confirm**—Comply, yield, submit.

**Constrain**—Compel, coerce, force.

**Consume**—Absorb, waste, destroy.

**Contact**—Juncture, touch, association.

**Contend**—Strive, contest, discuss.

**Contrary**—Averse, opposite, counter.

**Control**—Manage, direct, govern.

**Convict**—Judge, condemn.

**Covert**—Secret, hidden, concealed.

**Coy**—Shy, bashful, demure.

**Cross**—Angry, fretful, wrathful.

**Cunning**—Artful, wily, deceitful.

**Curious**—Rare, unique, queer.

**Cursory**—Superficial, careless, hasty.

**Curtail**—Reduce, shorten, retrench.

## D

**Dainty**—Picturesque, delicate, choice.

**Dalliance**—Pleasure, gaiety, caressing.

**Dandy**—Beau, fop, dude.

**Dark**—Gloomy, rayless, obscure.

**Deadly**—Noxious, fatal, mortal.

**Decorum**—Propriety, decency, order.

**Defeat**—Baffle, conquer, foil.

**Denote**—Betoken, mark, imply.

**Deride**—Scoff, banter, mock.

**Designate**—Name, call, specify.

**Despicable**—Mean, vile, worthless.

**Despotic**—Imperious, absolute, arbitrary.

**Destiny**—Fate, lot, doom.

**Devote**—Consecrate, apply, give.

**Devout**—Serious, prayerful, pious.

**Difficult**—Arduous, hard, trying.

**Diffident**—Shy, modest, retiring.

**Diligent**—Earnest, zealous, active.

**Discord**—Turmoil, riot, unrest.



**Discomfort**—Trouble, annoyance, disturbance.

**Discredit**—Distrust, disrepute, obloquy.

**Discuss**—Debate, argue, agitate.

**Disgrace**—Stain, sully, dishonour.

**Distaste**—Aversion, disgust, contempt.

**Doctrine**—Dogma, creed, faith.

**Doleful**—Melancholy, mournful, sad.

**Dull**—Stupid, sluggish, obtuse.

**Dunce**—Simpleton, dolt, fool.

## E

**Eager**—Zealous, ardent, impetuous.

**Earn**—Acquire, gain, win.

**Ease**—Comfort, rest, repose.

**Educate**—Train, discipline, instruct.

**Efface**—Erase, obliterate, expunge.

**Effort**—Energy, action, force.

**Effrontery**—Boldness, impertinence, audacity.

**Elevate**—Exalt, promote, raise.

**Embarrass**—Vex, annoy, confuse.

**Embellish**—Decorate, ornament, illustrate.

**Emblem**—Parable, symbol, type.

**Emotion**—Sentiment, feeling, agitation.

**Enchant**—Beguile, fascinate, charm.

**Endurance**—Patience, resignation, fortitude.

**Engross**—Occupy, absorb, engage.

**Enhance**—Raise, heighten, advance.

**Enlarge**—Augment, increase, extend.

**Ennoble**—Elevate, exalt, uplift.

**Ennui**—Languor, weariness, lassitude.

**Entice**—Allure, charm, decoy.

**Envy**—Jealousy, suspicion, selfishness.

**Ephemeral**—Flitting, passing, transient.

**Esponse**—Marry, wed, betroth.

**Event**—Occurrence, incident, occasion.

**Excite**—Arouse, irritate, provoke.

**Explain**—Interpret, elucidate, unfold.

**Expression**—Utterance, declaration, phrase.

**Extricate**—Deliver, liberate, disentangle.

**Extravagant**—Lavish, bountiful, prodigal.

**Exuberant**—Full, copious, liberal.

## F

**Fable**—Romance, myth, fiction.

**Fact**—Reality, incident, circumstance.

**Facetious**—Merry, jocular, wagging.

**Faithful**—Constant, loyal, true.

**False**—Treacherous, deceptive, untrue.

**Fascinate**—Charm, bewitch, enamour.

**Fickle**—Changeable, capricious, inconstant.

**Feasible**—Possible, practical, reasonable.

**Firm**—Strong, stable, solid.  
**Foresight**—Prudence, forecast, precaution.  
**Fragile**—Weak, feeble, frail.  
**Frank**—Open, sincere, artless.  
**Free**—Liberal, unfettered, open.  
**Fretful**—Peevish, cross, petulant.  
**Fresh**—New, modern, recent.  
**Frivolous**—Silly, trivial, childish.  
**Frugality**—Care, thrift, economy.  
**Frustrate**—Defeat, foil, hinder.  
**Futile**—Useless, vain, idle.

## G

**Gage**—Security, pledge, challenge.  
**Gain**—Advantage, benefit, profit.  
**Gale**—Breeze, storm, tempest.  
**Gang**—Band, party, coterie.  
**Garb**—Dress, apparel, attire.  
**Garble**—Falsify, mutilate, misquote.  
**Gaudy**—Flashy, loud, demonstrative.  
**Gentle**—Kindly, tender, gracious.  
**Glad**—Pleased, rejoiced, happy.  
**Gloomy**—Dismal, cloudy, sad.  
**Graceful**—Easy, elegant, becoming.  
**Grateful**—Obliged, thankful, pleasant.  
**Great**—Noble, magnanimous, manly.  
**Grief**—Distress, sorrow, regret.  
**Guarantee**—Pledge, warrant, bond.  
**Guard**—Guide, govern, protect.

**Guile**—Artifice, duplicity, deceit.  
**Guileless**—Innocent, blameless, pure.  
**Guilty**—Culpable, sinful, criminal.  
**Gyrate**—Whirl, rotate, revolve.

## H

**Habit**—Fashion, custom, guise.  
**Hail**—Greeting, salute, welcome.  
**Hale**—Healthy, hearty, robust.  
**Handsome**—Comely, beautiful, fair.  
**Happiness**—Bliss, beatitude, delight.  
**Harass**—Tire, molest, weary, disturb.  
**Harbinger**—Messenger, forerunner, precursor.  
**Hard**—Near, close, unfeeling.  
**Harm**—Evil, damage, misfortune.  
**Hazard**—Risk, peril, chance.  
**Heal**—Remedy, cure, restore.  
**Hearty**—Hale, genial, whole-souled.  
**Helpless**—Weak, feeble, infirm.  
**Help**—Assistance, aid, support.  
**Heroic**—Courageous, dauntless, brave.  
**Hinder**—Thwart, impede, retard.  
**Hold**—Grasp, keep, possess.  
**Honor**—Exalt, dignify, revere.  
**Hope**—Trust, desire, expect.  
**Hue**—Tinge, shade, color.  
**Humane**—Brotherly, kind, sympathetic.  
**Humble**—Modest, meek, lowly.  
**Hypocrite**—Cheat, pretender, impostor.

## I

**Idea**—Thought, opinion, conception.

**Ideal**—Imaginary, fancied, unreal.

**Ignorant**—Blind, illiterate, untaught.

**Ill-bred**—Uncouth, rude, impolite.

**Illustrious**—Celebrated, renowned, famous.

**Imbecile**—Impotent, weak, feeble.

**Imminent**—Dangerous, threatening, perilous.

**Impede**—Delay, hinder, retard.

**Imperious**—Dogmatic, lordly, overbearing.

**Impetuous**—Violent, furious, precipitate.

**Imprudent**—Incautious, rash, indiscreet.

**Inapt**—Unfit, inappropriate, unsuitable.

**Incompetent**—Incapable, unable, insufficient.

**Inconsistent**—Contrary, incompatible, inharmonious.

**Indefinite**—Vague, doubtful, uncertain.

**Ineffectual**—Weak, powerless, inoperative.

**Infamous**—Outrageous, disreputable, scandalous.

**Influence**—Power, authority, sway.

**Inherent**—Natural, ingrained, inborn.

**Innocent**—Harmless, spotless, pure.

**Inordinate**—Immoderate, excessive, intemperate.

**Intercede**—Plead, arbitrate.

**Intrepid**—Dauntless, courageous, bold.

**Invade**—Attack, assault, assail.

**Invent**—Originate, concoct, discover.

**Invoke**—Appeal, entreat, implore.

**Invite**—Ask, request, call.

**Irksome**—Annoying, trying, vexatious.

**Irritate**—Fret, nettle, provoke.

**Irreligious**—Godless, profane, wicked.

## J

**Jade**—Fatigue, weary, harass.

**Jangle**—Bicker, fight, disagree.

**Jarring**—Conflicting, contrary, incongruous.

**Jest**—Quip, sport, joke.

**Jocund**—Jolly, mirthful, gay.

**Join**—Unite, combine, agree.

**Joke**—Jest, sally, sport.

**Jollity**—Merriment, hilarity, fun.

**Journey**—Excursion, travel, tour.

**Joy**—Delight, glee, transport.

**Judgment**—Opinion, estimate.

**Just**—Honest, fair, true.

**Justice**—Equity, right, fairness.

**Juvenile**—Childish, young, youth.

## K

**Ken**—Reach, view, knowledge.

**Keen**—Astute, shrewd, sagacious.

**Keep**—Save, hold, retain.

**Kin**—Friends, relations, clan.

**Kind**—Good, clement, humane.

**Kindness**—Sympathy, compassion, gentleness.

**King**—Ruler, monarch, sovereign.

**Kingly**—Royal, august, imperial.

**Knack**—Trick, habit, method.

**Knave**—Rogue, vagabond, thief.

**Knightly**—Chivalrous, courteous.

**Knowledge**—Scholarship, erudition, learning.

## L

**Labor**—Toil, effort, industry.

**Lack**—Need, scarcity, want.

**Lament**—Mourn, grieve, bemoan.

**Landscape**—Prospect, view, scene.

**Language**—Speech, dialect, tongue.

**Languish**—Faint, wither, fade.

**Lassitude**—Ennui, fatigue, languor.

**Latent**—Unseen, secret, veiled.

**Lavish**—Extravagant, waste, profuse.

**Lazy**—Idle, slothful, inactive.

**Learning**—Scholarship, erudition, education.

**Legacy**—Gift, bequest, devise.

**Life**—Vigor, energy, vitality.

**Like**—Resembling, similar, uniform.

**Linger**—Loiter, tarry, wait.

**Lot**—Doom, fate, destiny.

**Lofty**—Proud, dignified, sublime.

**Lonely**—Solitary, isolated, companionless.

**Low**—Despicable, mean, base.

**Loyal**—Faithful, chivalrous, true.

**Lucid**—Clear, bright, transparent.

**Luck**—Fortune, chance, hap.

**Luxury**—Abundance, elegance, profusion.

**Luxuriate**—Revel, wanton, flourish.

## M

**Machination**—Plot, intrigue, stratagem.

**Mad**—Crazy, delirious, insane.

**Magnificent**—Grand, sublime, splendid.

**Main**—Principal, leading, chief.

**Manifest**—Apparent, obvious, clear.

**Manners**—Breeding, behavior, morals.

**Meek**—Modest, lowly, gentle.

**Melody**—Harmony, unison, concord.

**Mercy**—Mildness, compassion, clemency.

**Merry**—Gay, gleeful, mirthful.

**Mind**—Reason, intellect, understanding.

**Mindful**—Thoughtful, considerate, attentive.

**Miracle**—Wonder, sign, marvel.

**Model**—Pattern, mold, sample.

**Modest**—Humble, chaste, pure.

**Morose**—Sour, sullen, peevish.

**Mundane**—World, terrestrial, earthly.

**Murmur**—Repine, complain, whimper.

**Mutable**—Wavering, changing, inconstant.

**Mutual**—Reciprocal, correlative, interchangeable.

**Mystify**—Perplex, baffle, bewilder.

## N

**Naive**—Artless, simple, ingenuous.

**Naked**—Nude, bare, undressed.

**Name**—Reputation, character, fame.

**Natural**—Regular, normal, original.

**Near**—Adjacent, close, adjoining.

**Need**—Poverty, penury, want.

**Nefarious**—Vicious, wicked, villainous.

**Negligent**—Careless, heedless, inattentive.

**Noble**—Great, illustrious, dignified.

**Note**—Notice, record, statement.

**Noted**—Celebrated, famous, popular.

**Novel**—Tale, story, romance.

**Noxious**—Harmful, hurtful, deadly.

**Number**—Numeral, multitude, many.

**Nurture**—Discipline, training, breeding.

## O

**Obedient**—Compliant, dutiful, respectful.

**Object**—Design, aim, purpose.

**Oblige**—Please, accommodate, serve.

**Obscure**—Dark, vague, unknown.

**Observant**—Watchful, attentive, mindful.

**Obtain**—Win, procure, acquire.

**Obviate**—Hinder, avoid, prevent.

**Obvious**—Plain, clear, manifest.

**Occupation**—Calling, pursuit, profession.

**Odd**—Peculiar, strange, singular.

**Offense**—Injury, wrong, insult.

**Officious**—Active, fussy, forward.

**Opinion**—View, belief, sentiment.

**Oration**—Discourse, address, lecture.

**Origin**—Cause, occasion, spring.

**Ostentation**—Flourish, show, display.

**Overbearing**—Arrogant, impertinent.

**Overcome**—Conquer, subdue, surmount.

**Overwhelm**—Vanquish, crush, defeat.

**Owe**—Debt, obligation, responsibility.

**Owner**—Holder, possessor, proprietor.

## P

**Pabulum**—Nourishment, food, bread.

**Pacify**—Appease, calm, solace.

**Pale**—Pallid, wan, white.

**Palliate**—Excuse, extenuate, cover.

**Palpable**—Obvious, tangible, plain.

**Pang**—Anguish, agony, suffering.

**Pardon**—Grace, mercy, amnesty.

**Parody**—Burlesque, caricature, travesty.

**Partial**—Warped, unfair, unjust.

**Passion**—Ardor, emotion, zeal.

**Patience**—Endurance, fortitude, suffering.

**Peculiar**—Special, singular, rare.

**Peevish**—Childish, fretful, petulant.

**Perform**—Accomplish, achieve, produce.

**Perfume**—Aroma, incense, balm.

**Persuade**—Urge, induce, woo.

**Pious**—Religious, saintly, devout.

**Pique**—Offense, grudge, umbrage.

**Plague**—Tease, fret, bother.

**Please**—Delight, humor, satisfy.

**Plot**—Scheme, project, devise.

**Polite**—Refined, courtly, urbane.

**Pomp**—Display, parade, show.

**Ponder**—Muse, reflect, think.

**Potent**—Strong, mighty, puissant.

**Praise**—Worship, homage, laudation.

**Prayer**—Petition, supplication, request.

**Precarious**—Doubtful, uncertain, questionable.

**Precious**—Rare, costly, valuable.

**Precise**—Exact, punctilious, correct.

**Preference**—Choice, priority, precedence.

**Prejudice**—Bias, detriment, hurt.

**Preposterous**—Absurd, irrational, foolish.

**Presume**—Guess, think, surmise.

**Pretend**—Affect, feign, simulate.

**Prevent**—Anticipate, impede, preclude.

**Priceless**—Costly, inestimable, invaluable.

**Proclaim**—Promulgate, tell, declare.

**Procure**—Acquire, gain, obtain.

**Prodigal**—Profuse, wasteful, extravagant.

**Prodigious**—Amazing, vast, monstrous.

**Progeny**—Issue, offspring, race.

**Prolife**—Fertile, fruitful, productive.

**Prolix**—Diffuse, long, tedious.

**Prolong**—Extend, delay, retard.

**Prompt**—Early, punctual, timely.

**Propagate**—Diffuse, increase, multiply.

**Propensity**—Proneness, bias, tendency.

**Proper**—Fitting, appropriate, seemly.

**Proportion**—Rate, relation, ratio.

**Propose**—Bid, offer, tender.

**Prosecute**—Arraign, accuse, pursue.

**Protect**—Defend, guard, shelter.

**Protract**—Defer, delay, postpone.

**Proud**—Arrogant, assuming, haughty.

**Provident**—Careful, frugal, prudent.

**Provoke**—Irritate, excite, enflame.

**Proxy**—Deputy, agent, substitute.

**Prudence**—Carefulness, discretion, wisdom.

**Prudish**—Coy, demure, bashful.

**Pure**—Spotless, chaste, modest.

**Pursue**—Chase, follow, prosecute.

**Puzzle**—Mystery, riddle, enigma

## Q

**Quack**—Impostor, pretender, charlatan.

**Quail**—Tremble, cower, shrink.

**Quaint**—Odd, curious, fanciful.

**Quake**—Tremble, shake, quiver.

**Quality**—Rank, attribute, distinction.

**Quandary**—Puzzle, dilemma, strait.

**Queer**—Quaint, unique, odd.

**Query**—Question, inquiry, interrogation.

**Question**—Ask, examine, catechise.

**Questionable**—Doubtful, disputable, suspicious.

**Quick**—Alive, active, agile.

**Quiet**—Still, quiescent, calm.

**Quit**—Leave, forsake, vacate.

**Quiver**—Tremble, shudder, shake.

**Quota**—Allotment, share, portion.

**Quotation**—Extract, excerpt, selection.

**Quote**—Adduce, cite, extract.

## R

**Rabid**—Insane, furious, raving.

**Rabble**—Mob, rout, crowd.

**Race**—Breed, family, generation.

**Radiance**—Brightness, lustre, splendor.

**Radical**—Complete, thorough, fundamental.

**Rapture**—Ecstasy, transport, delight.

**Rash**—Headstrong, impulsive, hasty.

**Real**—Genuine, true, actual.

**Reason**—Argument, motive, proof.

**Rebuke**—Censure, reproach, reprimand.

**Recant**—Recall, retract, renounce.

**Reckon**—Count, calculate, compute.

**Reclaim**—Recover, recall, reform.

**Reconcile**—Unite, conciliate, propitiate.

**Recreation**—Diversion, sport, pastime.

**Redeem**—Rescue, save, ransom.

**Refined**—Cultured, polished, courtly.

**Reform**—Improve, amend, correct.

**Regale**—Entertain, feast, refresh.

**Region**—Tract, vicinity, clime.

**Remark**—Annotation, note, comment.

**Reminiscence**—Recollection, remembrance, memory.

**Remiss**—Dilatory, slow, inattentive.

**Remorse**—Compunction, sorrow, regret.

**Renovate**—Renew, revive, restore.

**Renown**—Celebrity, fame, reputation.

**Repeat**—Rehearse, recite, detail.

**Repel**—Resist, confront, oppose.

**Reproach**—Blame, censure, reproof.

**Repugnance**—Antipathy, dislike, hatred.

**Requisite**—Essential, necessary, expedient.

**Requite**—Compensate, reward, reciprocate.

**Resign**—Abdicate, forego, renounce.

**Resignation**—Endurance submission, patience.

**Resolute**—Fixed, determined, firm.

**Resource**—Expedient, means, resort.

**Respect**—Honor, esteem, regard.

**Response**—Answer, rejoinder, reply.

**Rest**—Calm, solace, peace.

**Restore**—Heal, cure, replace.

**Restrict**—Bind, limit, confine.

**Reveal**—Discover, disclose, impart.

**Revere**—Honor, reverence, venerate.

**Reverse**—Change, overthrow, subvert.

**Revive**—Refresh, quicken, rouse.

**Ridicule**—Mockery, satire, irony.

**Right**—Just, proper, true.

**Righteous**—Devout, religious, honest.

**Rigid**—Stern, severe, harsh.

**Rigorous**—Austere, severe, rough.

**Ripeness**—Maturity, growth, perfection.

**Rivalry**—Contention, emulation, competition.

**Romance**—Tale, story, fiction.

**Route**—Way, course, path.

**Rule**—Law, government, command.

**Rumor**—Gossip, news, report.

**Rural**—Country, pastoral, rustic.

**Ruthless**—Cruel, pitiless, inhuman.

## S

**Sable**—Dark, gloomy, morose.

**Sacred**—Holy, divine, devout.

**Sad**—Depressed, gloomy, despairing.

**Safe**—Guarded, protected, reliable.

**Sagacity**—Acuteness, discernment, penetration.

**Salute**—Greet, accost, address.

**Sanction**—Countenance, support, confirm.

**Sane**—Lucid, sober, sound.

**Sapient**—Sagacious, discreet, wise.

**Satire**—Irony, sarcasm, ridicule.

**Saucy**—Rude, insolent, impertinent.

**Saying**—Observation, epigram, aphorism.

**Scarce**—Rare, singular, uncommon.

**Scatter**—Sprinkle, strew, spread.

**Scoff**—Deride, mock, sneer.

**Scope**—Aim, drift, tendency.

**Scurrilous**—Abusive, insolent, offensive.

**Secede**—Recede, retire, withdraw.

**Secret**—Covert, hidden, latent.

**Secure**—Safe, certain, sure.

**Sedate**—Calm, serene, composed.



- Serene**—Unruffled, quiet, calm.  
**Servile**—Fawning, mean, truckling.  
**Settled**—Conclusive, decided, confirmed.  
**Several**—Diverse, different, sundry.  
**Shake**—Totter, shiver, agitate.  
**Shame**—Reproach, ignominy, disgrace.  
**Shape**—Mold, fashion, form.  
**Sharpness**—Acrimony, keenness, cunning.  
**Shelter**—Refuge, retreat, defense.  
**Shine**—Gleam, glisten, glitter.  
**Shock**—Affright, dismay, alarm.  
**Shocking**—Terrible, dreadful, horrible.  
**Shorten**—Curtail, lessen, reduce, abridge.  
**Show**—Parade, display, pomp.  
**Showy**—Gaudy, fine, grand.  
**Shudder**—Tremble, quake, shake.  
**Shun**—Avoid, evade, elude.  
**Sign**—Symptom, signal, preface.  
**Significant**—Momentous, indicative, expressive.  
**Signify**—Express, denote, declare.  
**Silent**—Taciturn, mute, dumb.  
**Similarity**—Likeness, similitude, resemblance.  
**Sincere**—True, honest, incorrupt.  
**Singular**—Peculiar, strange, odd.  
**Slander**—Asperse, blacken, defame.  
**Slender**—Slim, fragile, slight.  
**Slow**—Dilatory, tedious, tardy, dull.  
**Smooth**—Mild, easy, bland.  
**Smother**—Stifle, suffocate.  
**Sneer**—Jibe, jeer, scoff.  
**Sober**—Abstemious, abstinent, temperate.  
**Soft**—Yielding, pliant, flexible, mild.  
**Solemn**—Serious, grave.  
**Soothe**—Compose, calm, quiet.  
**Sort**—Species, kind, order.  
**Sour**—Acid, sharp, acrimonious, tart.  
**Speech**—Address, sermon, oration, lecture.  
**Sphere**—Globe, circle, orb.  
**Spite**—Malice, hatred, grudge.  
**Spread**—Sow, disperse, scatter, diffuse.  
**Sprinkle**—Bedew, scatter, water.  
**Stop**—Check, hinder, delay, rest.  
**Strange**—Curious, eccentric.  
**Stratagem**—Artifice, cheat, fine work, finesse.  
**Strife**—Contention, discord.  
**Stupid**—Sleepy, drowsy, torpid.  
**Sturdy**—Firm, robust, strong.  
**Subdue**—Defeat, vanquish, conquer.  
**Subjoin**—Affix, attach, connect.  
**Subtract**—Deduct, withdraw, take from.  
**Successful**—Prosperous, lucky, fortunate.  
**Succor**—Aid, help, relieve.  
**Suffer**—Endure, allow, permit, bear.  
**Sufficient**—Adequate, enough.  
**Suggest**—Propose, hint, allude.  
**Suitor**—Beau, lover, wooer.

**Superficial**—Slight, flimsy, shallow.

**Sure**—Reliable, certain, confident.

**Surmount**—Subdue, conquer, overcome.

**Surprise**—Amazement, wonder, admiration.

**Suspense**—Doubt, hesitation.

**Swarm**—Crowd, throng, multitude.

**Sweetheart**—Admirer, beau, lover.

**Sweetness**—Mildness, gentleness, amiability.

**Symbol**—Token, sign, emblem.

**Sympathy**—Compassion, condolence.

**Symptom**—Indication, mark, note.

**System**—Method, order, scheme.

## T

**Table**—Board, food, fare.

**Tacit**—Implied, silent, inferred.

**Tale**—Anecdote, story.

**Talk**—Conversation, chat.

**Tally**—Accord, agree, match.

**Taste**—Relish, savor, flavor.

**Taunt**—Deride, mock, ridicule.

**Tedious**—Tardy, tiresome, slow.

**Tell**—Acquaint, communicate, disclose.

**Temper**—Humor, mood, frame.

**Tempt**—Allure, decoy, induce, entice.

**Tenderness**—Fondness, love, affection.

**Test**—Standard, proof, trial.

**Testimony**—Proof, evidence.

**Think**—Surmise, imagine, consider, ponder.

**Thought**—Idea, fancy, reflection.

**Throw**—Fling, hurl, heave, cast.

**Time**—Epoch, era, season.

**Timid**—Afraid, bashful.

**Tolerate**—Allow, suffer, permit.

**Total**—Sum, gross, entire, whole.

**Tour**—Trip, journey, jaunt.

**Trade**—Occupation, business, traffic.

**Traduce**—Depreciate, detract.

**Tranquility**—Calm, quiet, stillness, peace.

**Transcend**—Surpass, exceed, outdo, excel.

**Transient**—Short, brief, transitory.

**Transpire**—Occur, happen, become.

**Transport**—Ecstasy, rapture, rage.

**Tremendous**—Dreadful, fearful, terrible.

**Trip**—Voyage, journey, excursion.

**Troth**—Faith, fidelity, belief.

**True**—Candid, genuine, sincere.

**Trust**—Belief, credit, faith.

**Try**—Attempt, endeavor.

**Tune**—Air, strain, melody.

**Turn**—Bend, revolve, whirl.

## U

**Ugly**—Uncomely, plain, homely.

**Ultimate**—Final, eventual, extreme.

**Umpire**—Arbiter, arbitrator, judge.

**Unadorned**—Ungarnished, unembellished, undecorated.

**Unbelief**—Infidelity, distrust, incredulity.

**Unbounded**—Infinite, boundless, unlimited.

**Uncertain**—Precarious, doubtful, dubious.

**Undaunted**—Bold, courageous fearless.

**Unhandy**—Awkward, clumsy, ungainly.

**Unkind**—Harsh, unfriendly, cruel.

**Uniform**—Same, even, alike.

**Unite**—Agree, combine.

**Unlike**—Different, dissimilar.

**Unlawful**—Illegal, unlicensed, illicit.

**Unmerciful**—Cruel, severe.

**Unravel**—Unfold, reveal, disentangle.

**Unruly**—Boisterous, mutinous, rough.

**Unseen**—Invisible, spiritual, unrevealed.

**Unsettled**—Uncertain, wavering, turbid.

**Unspeakable**—Inexpressible, unutterable.

**Unstable**—Fickle, inconstant.

**Unwilling**—Loath, indisposed, reluctant.

**Upright**—Erect, honest, bold.

**Uproar**—Tumult, clamor, hubbub.

**Urbanity**—Courtesy, civility, suavity.

**Urge**—Incite, stimulate, impel.

**Urgent**—Pressing, earnest, importunate.

**Useful**—Helpful, serviceable, profitable.

**Useless**—Fruitless, ineffectual, vain.

**Utterly**—Fully, completely, perfectly, wholly.

**Uttermost**—Utmost, greatest, farthest.

**Unwelcome**—Undesired, unacceptable, displeasing.

## V

**Vacate**—Void, annul, leave.

**Vanity**—Pride, arrogance, conceit.

**Valid**—Sound, just, logical.

**Vanquish**—Beat, overcome, conquer.

**Vapid**—Insipid, flat, spiritless.

**Variation**—Vicissitude, deviation, change.

**Veer**—Turn, shift, change.

**Venal**—Hireling, mercenary.

**Venerate**—Honor, revere, respect.

**Venture**—Risk, hazard.

**Véracity**—Candor, honesty, truthfulness.

**Verbal**—Spoken, unwritten, oral.

**Vestige**—Mark, trace, track.

**Vicinity**—Section, nearness, neighborhood.

**Vicissitude**—Change, variation, revolution.

**Vigilant**—Watchful, guarded, circumspect.

**Vile**—Mean, base.

**Vindicate**—Defend, protect.

**Violent**—Fierce, hot, vehement.

**Virtue**—Strength, goodness, integrity.

**Virtuous**—Pure, chaste, good.

**Vital**—Necessary, essential, indispensable.

**Vivid**—Bright, lucid, clear.

**Vouch**—Attest, assure, aver, warrant.

**Vulgar**—Mean, low, ordinary, common.

## W

**Wag**—Humorist, joker, wit.

**Wages**—Compensation, stipend, salary.

**Wakeful**—Sleepless, vigilant, wary.

**Wan**—Pale, white, sickly.

**Want**—Lack, indigence, need, poverty.

**Wares**—Goods, merchandise, commodities.

**Warlike**—Martial, military, hostile.

**Warning**—Caution, notice, advice.

**Wasteful**—Destructive, lavish, profuse.

**Watchful**—Vigilant, careful, wary.

**Way**—Route, means, course, road, method.

**Whyward**—Forward, perverse, obstinate.

**Wealth**—Abundance, fortune, riches.

**Wedding**—Marriage, nuptials, espousals.

**Welcome**—Acceptable, agreeable, desirable.

**Welfare**—Success, weal, prosperity.

**Whimsical**—Capricious, fantastical.

**Wily**—Crafty, cunning, subtle, artful, sly.

**Win**—Gain, acquire, earn.

**Wit**—Humor, irony, acumen.

**Woeful**—Doleful, piteous, rueful.

**Worthy**—Excellent, estimable, good.

**Wretched**—Bad, vile, unhappy.

**Wrong**—Untrue, faulty, not fit.

**Wrought**—Done, performed.

## Y

**Yearly**—Annually, per annum.

**Yet**—But, still, besides.

**Yield**—Allow, concede, give.

**Yielding**—Compliant, submissive, unresisting.

**Yoke**—Link, chain, bond.

**Youth**—Boy, stripling.

## Z

**Zeal**—Fervor, ardor, passion.

**Zealot**—Bigot, fanatic, enthusiast.

**Zealous**—Earnest, fervid, glowing.

**Zenith**—Top, apex, summit.

**Zephyr**—Breeze, the west wind, calm.

**Zero**—Cipher, naught, nothing.

**Zest**—Flavor, taste, relish.

**Zone**—Belt, clime, region.



## Introductory.

Bookkeeping is a plan of keeping accounts. The importance of keeping one's accounts in proper shape appeals to all; while from a business man's point of view it is absolutely necessary to keep books that show clearly the transactions with other persons, firms, or corporations and by which he is able to determine gains or losses, resources and liabilities in a clear and concise manner.

The following pages will make plain to one the principles of Bookkeeping and enable him to keep his own accounts or those of his employer in a methodical way.

The first treatise on Bookkeeping was published in 1495. To date, hundreds of works have been written; nearly every Commercial College of importance having its own text-book.

Two plans of Bookkeeping are in use, viz.: Single Entry and Double Entry.

**Single Entry** has Ledger accounts with persons, firms and corporations exclusively, and the gain for any given time is

found by comparing the capital at the end of the time with the capital at commencing.

Single Entry is used mostly in keeping private accounts and by merchants with a small business.

**Double Entry** has Ledger accounts with persons, firms and corporations the same as Single Entry and in addition thereto it has accounts with Merchandise, Cash, Bills Receivable, Bills Payable, Stocks and Bonds, Premium, Discount, Commission, Real Estate, Interest, Etc., and the gains or losses on each separate account, capable of showing gain or loss, determined. Double Entry is used in nearly every large commercial business.

### I.—DEFINITIONS.

**Personal Accounts** are accounts with persons, firms or corporations.

**Merchandise Account** is one with the commodity or commodities we buy and sell, *i. e.*, in the Hardware business "Mdse." means Hardware. while in the Dry Goods business it is used for Dry Goods.

**Cash Account** is one showing the money received and expended.

**Bills Receivable** or **Notes Receivable** is a name given to other people's Notes and Acceptances.

**Bills Payable** or **Notes Payable** is a name given to the Notes we sign or Drafts we accept.

**Stocks and Bonds.**—When a corporation is organized the Capital or Capital Stock is divided into shares, usually \$100 each. The Bonds of such an organization, practically the same as mortgages, are given to raise money to make improvements; they draw interest. This interest, along with other expenses, must be paid before a dividend is declared on the stock.

**Expense.**—This general account is usually the heading under which Rent, Telegrams, Express, Office Salaries, Gas, Stationery, Postage, and other similar items are charged. Where the Expense Account is kept in this way the Bookkeeper at the end of the year should prepare a statement showing the total amounts paid for Rent, Telegrams, Etc.

**Interest.**—The Dr. side should show the amounts paid for the use of loans. The Cr. side amount paid us.

**Account.**—Every heading we use in the Ledger is called an account. An Account proper is the record of all our dealings with some particular person, firm or corporation, or with some property or with some expense or profit.

**The Ledger** is the Book containing the Accounts.

**Commission.**—This account, Dr. side shows what we pay others for doing business for us; the Cr. side shows what they pay us for doing business for them. Commission is a per cent. on the amount involved in the transaction.

**Loss and Gain.**—Dr. side shows losses; Cr. side shows gains. This account is not much used except at the end of the year, when the net differences of other accounts showing losses or gains are transferred to this account.

**Resources.**—A name given to all the property one has and to any thing that is due him. If I own a store, that is a Resource or Asset. If a firm owes me \$100 that, too, is a Resource.

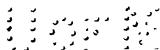
**Liabilities.**—Anything a man owes is a liability. If I have given my Note for \$1,000, that is a liability.

**Capital.**—A name given to the difference between a man's Assets and Liabilities. It is what he is really worth.

**Inventory.**—At least once each year the merchant takes an account of stock. This consists in listing all the articles in the store, affixing prices and figuring total value. When completed it is called the Inventory.

**Debit and Credit.**—Every account has two sides. The Dr. side of an account is the left hand side; the Cr. side is the right hand side. The Dr. side of a Cash Book is the left hand page; the Cr. side the right hand page. In some Cash Books the amounts received and paid are recorded on the same page, in which case the left hand column is the Dr. and the right hand column the Cr.

**Posting** is transferring all the items of the same name to an account of the same name in the Ledger; Dr. items to the Dr. side of the account. Cr. items to the Cr. side of the account.



In posting, put the folio of the book you are posting from in the Ledger and the folio of the Ledger in the book from which you are posting. For example of Posting, see the set written up.

**An Invoice Book** is one in which the purchases are recorded. The most convenient is the kind sold generally by blank book dealers. It is ruled with column for figures. After the bills are checked and O. K'd, they are pasted in the Invoice Book and the amount of the bill placed in the Column. Post to the Cr. of the parties you buy from and at the end of the month post the footing of the Invoice Book to the Dr. of the Mdse. Acct.

**The Sales Book** is a copying book, same as for letters, except that it is provided with a column for the amount. Make out bills with copying ink, copy them in the sales book and post to the Dr. of the people who purchase goods and at the end of month take the footing of the sales book to the Cr. of the Mdse. Acct.

**A Note Register** can be purchased of dealers in blank books. When Notes are received, a record should be made of them in the Bills Received Book; such record consists of date of Note, maker, endorsers, when and where payable. A similar record should be kept of all notes given and of drafts accepted in the Bills Payable Book.

**The Day Book, Single or Double Entry.**—This book originally contained a complete history of every transaction. It is little used in modern Bookkeeping.

**The Journal, Double Entry.**—The simplest form of this book is one with two columns, Dr. and Cr. Its use is to arrange the transactions in convenient form for posting the Ledger. There must always be a debit or debits of equal amount to the credit or credits.

While the Journal, as a book, is almost entirely dispensed with in our large business houses, the principles here laid down must be applied and the following rules observed.

**General Rules for Journalizing.**—For Merchandise, Cash, Notes Receivable and Payable and Real Estate, debit what you receive, credit what you give

For Personal Accounts, debit or charge a person when he



becomes indebted to you and when you pay him; credit a person when you become indebted to him and when he pays you.

For Expenses, Discout, Interest and similar Accts., debit them when they cost you, credit them when they produce you anything.

**Transactions to Be Journalized.**—I (C. E. Williams) began business with: Cash, \$2,000.00; Mdse., \$800.00; other people's Notes, \$1,500.00; C. L. Hammond owes me on Acct., \$650.00; I owe on my Note, \$450.00, and to J. A. Lyons on Acct., \$225.00.

**Mem.** The Proprietor's Account is treated the same as a personal Account; credit with what he puts in, debit with any amounts withdrawn.

- 2 Bought Mdse. for cash, \$125.00.
3. Bought Mdse. on my Note, 30 days, \$150.00.
4. Bought Mdse. of Marshall Field & Co. on Acct., \$425.00.
5. Sold Mdse. for cash, \$250.
6. Sold Mdse. to H. Hunt on his Note, 60 days, \$65.50.
7. Sold Mdse. to H. Hunt on Account., \$750.00.
8. Paid cash on my Note, \$100.00.
9. Received cash on H. Hunt's Note, \$250.00.
10. Paid Field & Co. cash on account., \$75.00.
11. Received of H. Hunt cash on Account., \$100.00.
12. Paid office help, \$240.50.
- 13 Accepted C. R. Barrett's draft on me at ten days' sight for \$150.00.
14. Paid C. R. Barrett's draft on me for \$150.00; draft accepted 13 days ago.
15. Gave check for my Note of \$200.00 and Interest \$4.00.
16. James S. Kirk has paid his note and interest to date; Note, \$750; Interest, \$18.00.
17. Gave my Note, 30 days, for \$600 to the Bank (money borrowed); Interest deducted, \$3.30; Cash received, \$596.70.
18. Paid my note, favor of Bank, now due, \$600.
19. Paid Commission of  $2\frac{1}{4}$  per cent. for selling my house and lot; consideration, \$5,000.00; Commission, \$125.00.
20. Drew on L. H. Young & Co. at sight for amount due, \$140.00. (Make memorandum of Draft in Account, but no entry until the Draft is paid.

**JOURNAL.**

The above transactions are here journalized in the simplest form of the Journal. To become proficient in Bookkeeping one must master the Journal. The Dr. item and the Dr. Amount at the left, and the Cr. item and Cr. amount at the right.

1	Cash	2,000	00		
	Mdse.	800	00		
	Bills Rec.	1,500	00		
	C. L. Hammond	650	00		
	To Bills Pay			450	00
	" J. A. Lyons			225	00
	" C. E. Williams			4,275	00
2	Mdse.				
	To Cash	125	00	125	00
3	Mdse.	150	00		
	To Bills Pay			150	00
4	Mdse.	425	00		
	To M. Field & Co.			425	00
5	Cash	250	00		
	To Mdse.			250	00
6	Bills Rec.	65	50		
	To Mdse.			65	50
7	H. Hunt	750	00		
	To Mdse.			750	00
8	Bills Pay.	100	00		
	To Cash			100	00

9	Cash	250 00	250 00
	To Bills Rec.		
10	M. Field & Co.	75 00	75 00
	To Cash		
11	Cash	100 00	100 00
	To H. Hunt		
12	Expense	240 50	240 50
	To Cash		
13	C. R. Barrett	150 00	150 00
	To Bills Pay.		
14	Bills Pay.	150 00	150 00
	To Cash		
15	Bills Pay	200 00	
	Int.	4 00	
	To Cash		204 00
16	Cash	768 00	750 00
	To Bills Rec.		
	" Int.		18 00
17	Cash	596 70	
	Int.	3 30	
	To Bills Pay		600 00
18	Bills Pay.	600 00	600 00
	To Cash		
19	Com.	125 00	125 00
	To Cash		

## II.—SINGLE ENTRY BOOKKEEPING.

In opening a set of books, decide on a plan of keeping the accounts, determine what books are necessary, and make a statement of the proprietor's assets and liabilities.

David Scott, grocer, decides to keep his books by Single Entry. He will use blotters (the Blotters are books kept on the counters in which the clerks make pencil memoranda of sales) and will post all charges for goods sold on account to the Ledger. There will be kept a Cash Book, the left hand or Dr. page of which will show all receipts, and the right hand or Cr. page of which will show all payments. All amounts received and paid on account will be posted; items not to be posted will be checked. Also a Day Book, in which he will enter any charges or any credits that cannot be placed in Blotter or Cash Book. An Invoice Book, in which he pastes the bills. Lastly, he will keep a Ledger, which shall contain accounts with all his customers who do not pay cash, as well as accounts with the wholesale houses from whom he buys goods on time, and an account with himself, which shall show amount invested, amount withdrawn, and gains and losses.

**Transactions.**—While many more transactions actually occurred, enough are given to show the plan of keeping the books. The closing is done at the end of the month to show the gain or loss and how the statement is made. This closing would ordinarily be done at the end of the year.

Mr. Scott invests \$3,000.00 and deposits \$2,800.00 in the bank under date of Jan. 2, 1895.

Rents store, 6140 State Street, takes a three years' lease at \$480.00 per annum and gave check for January rent (\$40.00) to E. A. Cummings & Co., Agents.

Bought horse and wagon for \$350.00; gave check.

Bought fixtures and furniture of A. H. Revell & Co.; bill \$120.00; paid by check.

Bought blank books and stationery of the A. C. McClurg & Co. for cash, \$23.70.

3d—Bought of Sprague, Warner & Co. on account Mdse. per Invoice, \$540.00. Cash sales, \$32.50. 4th—Bought of Barnett Bros. for cash. produce, \$65.25. Cash sales, \$28.75. 5th—Sold Mrs. Jas. A. Parker, 3 doz. eggs @ 15c, 1 doz. oranges 40c,

10 lbs. sugar @ 5c, 1 peck potatoes 25c, 2 lbs. coffee @ 38c; 1 bottle lemon extract 20c, 1 broom 30c, 2 lbs. cheese @ 15c, 1 can blackberries 25c. Cash sales \$31.00. Paid help for the week \$24.75.

7th—Cash sales \$37.50.

8th—Bought of W. M. Hoyt & Co. on Acct. Mdse. per Invoice \$235.70. Cash sales \$28.90.

9th—Sold Henry M. Hunt on Acct., 5 lbs. sugar @ 5c, 4 bars soap at 6c, 2 lbs. chocolate @ 35c, 1 bu. apples \$1.25. Cash sales \$21.50.

10th—Bought of Safe & Lock Co. fire-proof safe \$162.00; gave check. Cash sales, \$34.00.

11th—Bought of Sprague, Warner & Co. Mdse. per Invoice \$265.75. Cash sales \$28.90.

12th—Sold Mrs. Jas. A. Parker on Acct., 3 gals kerosene @ 13c, 1 bbl. flour \$4.25, 2 gals. molasses @ 70c. Cash sales \$27.50. Payroll for week \$25.00.

14th—Sold Mrs. Chas. A. Brown on Acct., 5 lbs. crackers @ 7c, 1 bottle pickles 18c, 1 can corn 15c, 1 bbl. flour \$4.60. Cash sales \$32.00.

15th—Cash sales \$29.00.

16th—Received of Mrs. Jas. A. Parker \$3.41 on Acct. Cash sales \$35.00.

17th—Drew \$50.00 for private use. Cash sales \$38.00.

18th—Cash sales \$40.00.

19th—Sold Mrs. Jno. McDougall on Acct., 1 doz. eggs 15c, 2 brooms @ 30c, 2 lbs. coffee @ 35c, 1 bu. potatoes \$1.00, 3 lbs. butter @ 31c. Cash sales \$29.40. Payroll for week \$26.50.

21st—Cash sales \$46.05.

22d—Bought another horse and wagon for \$310.00; gave check. Cash sales \$38.90.

23d—Sold Henry M. Hunt on Acct., 2 doz. eggs @ 12½c, 1 lb. butter 31c, 1 bbl. flour \$4.50, 1 peck potatoes 25c, 4 lbs. sugar @ 5c, 2 cans peaches @ 30c. Cash sales \$38.00.

24th—Bought of Barnett Bros. for cash, Mdse. \$75.00. Cash sales \$40.00.

25th—Cash sales \$52.10. Bought of W. M. Hoyt & Co. on Acct., Mdse. per Invoice \$240.75.

26th—Cash sales \$54.00. Payroll for week \$26.00.

28th—Cash sales \$60.00.

George W. Wootten concludes to enter into partnership with David Scott and articles of agreement are drawn up which state, among other things, that said Wootten is to contribute an amount equal to said Scott's net capital. An inventory of the stock is taken, which shows Mdse. on hand at cost prices \$830.25; horses and wagons worth (cost) \$660.00; furniture and fixtures worth (cost) \$282.00. A statement is prepared to ascertain Mr. Scott's present capital, and at the same time this capital is compared with his investment to show the gain or loss. When the gain or loss is determined an entry should be made to transfer it to David Scott's account. This account may then be closed, Balanced, and the Balance brought down.

### DAY BOOK.

1895.

				L. F.	
Jan.	3	Sprague, Warner & Co. By Mdse. per Invoice	Cr.	110	540 00
	8	Wm. M. Hoyt & Co. By Mdse. per Invoice	Cr.	110	235 70
	10	Sprague, Warner & Co. By Mdse. per Invoice	Cr.	110	265 75
	25	Wm. M. Hoyt & Co. By Mdse. per Invoice	Cr.	110	240 75
	29	David Scott By net gain per statement	Cr.	110	72 11

## BLOTTER.

1895.						
		Jan. 5th				
110		Mrs. James A. Parker,				
		5119 Wabash Ave.				
	3	doz eggs, 15c		45		
	1	doz oranges		40		
10	1	lbs sugar, 5c		50		
	1	peck potatoes		25		
	2	lbs coffee, 38c		76		
	1	bottle lemon extract		20		
	1	broom		30		
	2	lbs cheese, 15c		30		
	1	can blackberries		25		3 41
		Jan. 9th				
110		Henry M. Hunt,				
		6021 Michigan Ave.				
	5	lbs sugar, 5c		25		
	4	bars soap, 6c		24		
	2	lbs chocolate, 35c		70		
	1	bu apples	1	25		2 44
		Jan. 12th				
110		Mrs. Jas. A. Parker,				
		5119 Wabash Ave.				
	3	gals kerosene, 13c		39		
	1	bbl flour	4	25		
	2	gals molasses, 70c	1	40		6 04
		Jan. 14th				
110		Mrs. Chas. S. Brown,				
		6110 LaSalle St.				
	5	lbs crackers, 7c		35		
	1	bottle pickles		18		
	1	can corn		15		
	1	bbl flour	4	60		5 28
		Jan. 19th				
110		Mrs. Jno. McDougall,				
		6020 Michigan Ave.				
	1	doz eggs		15		
	2	brooms, 30c		60		
	2	lbs coffee, 35c		70		
	1	bu potatoes	1	00		
	3	lbs butter, 31c		93		3 38
		Jan. 23d				
110		Henry M. Hunt,				
		6021 Michigan Ave.				
	2	doz eggs, 12½c		25		
	1	lb butter		31		
	1	bbl flour	4	50		
	1	peck potatoes		25		
	4	lbs sugar, 5c		20		
	2	cans peaches, 30c		60		6 11

## CASH.

1895.

			L. F.				
Jan.	2	David Scott, Investment	110	3,000	00		
	3	Mdse. cash sales	✓	32	50		
	4	" "	✓	28	75		
	5	" "	✓	31	00		
	7	" "	✓	37	50		
	8	" "	✓	28	90		
	9	" "	✓	21	50		
	10	" "	✓	34	00		
	11	" "	✓	28	90		
	12	" "	✓	27	50		
	14	" "	✓	32	00		
	15	" "	✓	29	00		
	16	Mrs. J. A. Parker's Acct	110	3	41		
	16	Mdse. cash sales	✓	35	00		
	17	" "	✓	38	00		
	18	" "	✓	40	00		
	19	" "	✓	29	40		
	21	" "	✓	46	05		
	22	" "	✓	38	90		
	23	" "	✓	38	00		
	24	" "	✓	40	00		
	25	" "	✓	52	10		
	26	" "	✓	54	00		
	28	" "	✓	60	00	3,806	41
						<u>3,806</u>	<u>41</u>
Feb.	1	Balance				2,508	81





## LEDGER—SINGLE ENTRY.

Dr. David Scott. Cr.

'95			F.		'95		F.	
Jan	17	Cash	109	50 00	Jan	2	Cash	108
	29	Balance		3 022 11		29	Net Gain	106
					Feb	1	Balance	
								3 000 00
								72 11
								3 022 11

## Sprague, Warner &amp; Co.

					Jan	3	Mdse.	106	540 00
						10	"	106	265 75

## W. M. Hoyt &amp; Co.

					Jan	8	Mdse.	106	235 70
						25	"	106	240 75

## Mrs. Jas. A. Parker, 5119 Wabash Ave.

Jan	5	Mdse.	107	3 41	Jan	16	Cash	108	3 41
Jan	12	Mdse.	107	6 04					

## Henry M. Hunt, 6021 Michigan Ave.

Jan	9	Mdse.	107	2 44					
	23	"	107	6 11					

## Mrs. Chas. S. Brown, 6110 La Salle St.

Jan	14	Mdse.	107	5 28					
-----	----	-------	-----	------	--	--	--	--	--

## Mrs. Jno. McDougall, 6020 Michigan Ave.

Jan	19	Mdse.	107	3 38					
-----	----	-------	-----	------	--	--	--	--	--

## STATEMENT OF ASSETS AND LIABILITIES.

Chicago, Jan. 29, 1895.

Assets.			
Mdse. per Inv.	830	25	
Cash, Safe and Bank	2 508	81	
Horses & wagons, per Inv.	660	00	
Furniture & fixtures per Inv	282	00	
Mrs. J. A. Parker	6	04	
H. M. Hunt	8	55	
Mrs. C. A. Brown	5	28	
Mrs. Jno. McDougall	3	38	4 304 31
Liabilities.			
Sprague, Warner & Co	805	75	
W. M. Hoyt & Co.	476	45	1 282 20
Net capital			3 022 11
Net capital at closing	3 022	11	
Net investment \$3,000.00			
Less Amt. with- drawn 50.00	2 950	00	
Net gain	72	11	

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### III.—DOUBLE ENTRY.

• David Scott and Geo. W. Wootten continue the grocery business at 6140 State Street under the firm name of Scott & Wootten. Mr. Wootten invested an amount equal to Mr. Scott's capital, as shown by the statement of Jan. 29. It is decided to keep the books Double Entry. The amounts due and owing are shown in the old Ledger. This Ledger will still be used, as will also the Blotter; one new book will be introduced, viz., the Journal; and one book will be dispensed with, viz., the Day Book. The Cash Book will be a three-column one, instead of two, as in Single Entry. Goods we buy on Account will be entered in the Invoice Book and the items posted to the Cr. of

the parties from whom we purchase, and the total amount to the Dr. of Mdse.

The first thing to do in changing the books from Single to Double Entry is to put in the Ledger all accounts shown on the statement of Assets and Liabilities. This can best be done by making a Jour. entry (see first entry in the Jour.) of the Assets and Liabilities and posting all items not now in the Ledger. An Acct. might be opened with cash, but the best usage does not favor it, as the Bal. can always be obtained from the Cash Book. When the above Journal entry is posted make a Trial Balance to see that the Ledger is in Balance. The Trial Balance, as shown in the illustration, has two columns, Dr. and Cr.; where the Dr. side of any Acct. is greater than the Cr. the difference is placed in Dr. column, and where the Cr. side of any Acct. is greater than the Dr. the difference is placed in the Cr. column. The Trial Balance is taken once each month and should be kept in a regular Trial Balance Book ruled with columns for twelve months to save rewriting the names each time.

**Posting.**—Post all items not checked to the Ledger, placing the page of the book posted from in the Ledger, and the page of the Ledger opposite the item posted in Cash Book, Journal, etc. The only items checked are the ones that will reach their proper Accts. through the footings of columns which are posted once a month.

**Ruling Up Accounts.**—All Accounts should be ruled up as soon as they balance. Frequently it is desirable to close an Account by writing Balance on the smaller side in red ink, then to rule it up and bring down the Balance in black ink on the side which was originally greater. (See David Scott's Acct.)

**Transactions.**—Feb. 1. Geo. W. Wootten invests cash as per agreement, \$3,022.11. Deposit in the bank and leave new signature, which will be Scott & Wootten. Bought new Cash Book of A. C. McClurg & Co. for cash, \$7.50. Cash sales. \$40.75.

Feb. 2—Gave check for Feb. rent, \$40. Gave check to H. W.

Judd, Insurance Agent, for one year's insurance on stock and fixtures; amount of policy, \$1,200.00; rate, 60c; premium, \$7.20. Cash sales, \$45.00.

4th—Bought of Barnett Bros., Mdse. for cash, \$46.50. Cash sales, \$48.75.

5th—Gave check to Sprague, Warner & Co. in payment of amount due, \$805.75. Cash sales, \$51.00.

6th—Paid electric light bill, \$2.10. Cash sales, \$51.40.

7th—Received from Henry M. Hunt, cash in full of Acct., \$8.55. Cash sales, \$52.40.

8th—Bought of Sprague, Warner & Co. on Acct. Mdse. per Invoice, \$721.60. Cash sales, \$49.80. Bought of Earl Bros. for cash, Mdse., \$16.50.

9th—Cash sales, \$53.00. Payroll Feb. 1 to Feb. 9, \$36.00.

11th—Cash sales, \$51.90.

12th—Paid W. M. Hoyt & Co., \$676.45, in full of acct. Cash sales, \$58.25.

13th—Received of Mrs. Jas. A. Parker cash in full, \$6.04. Cash sales, \$61.00.

14th—Bought of McNeill & Higgins, on Acct. Mdse. per Invoice, \$965.00. Cash sales, \$65.00.

15th—Received of Mrs. Chas. S. Brown cash in full of Acct. \$5.28. Cash sales, \$61.45.

16th—Bought of W. M. Hoyt & Co. on Acct. Mdse. per Invoice, \$762.50. Cash sales, \$68.75. Payroll for week, \$28.00.

18th—Received of Mrs. Jno. McDougall cash in full of Acct., \$3.38. Sold Mrs. Jas. A. Parker on Acct., 3 lbs butter @ 30c, 1 broom 25c, 1 bu apples \$1.25, 2 cans tomatoes @ 18c, 1 peck

potatoes 30c; 1 can peaches 25c. 6 lbs sugar @ 5c. Cash sales, \$66.75.

19th—Sold Henry M. Hunt on Acct., 1 bbl flour \$4.75, 1 gal molasses 75c, 2 bu apples @ \$1.25, 4 lbs butter @ 30c, 1 can blackberries 25c. Cash sales, \$60.10.

20th—Cash sales, \$64.90.

21st—Sold Mrs. Chas. S. Brown on Acct., 2 bu apples @ \$1.25, 1 bbl flour \$4.75, 2 lbs butter @ 31c, 2 doz eggs @ 18c, 1 gal molasses 75c. Cash sales \$71.50.

22d—Bought of James S. Kirk & Co. on Acct. Mdse. per Invoice, \$74.60. Cash sales, \$70.00.

23d—Sold Mrs. Frank L. Hall, 6218 Indiana Ave., on Acct., 1 bbl flour \$4.80, 1 bu potatoes \$1.00, 1 peck apples 30c, 1 broom 30c, 2 lbs chocolate @ 18c, 2 doz eggs @ 18c. Cash sales, \$75.00. Payroll for week, \$30.00.

25th—Cash sales, \$70.60.

26th—Bought of Barnett Bros. for cash, Mdse.. \$32.50. Cash sales, \$71.80.

27th—Cash sales, \$74.00.

28th—Cash sales, \$68.75. Payroll to Feb: 28th, \$21.00. Sold Mrs. James A. Parker on Acct., 1 bbl flour \$4.75, 2 bu potatoes @ \$1.10, 4 lbs butter @ 30c, 1 doz eggs 18c. Gave our note, 30 days, to Sprague, Warner & Co. for Bal. due, \$721.60.

**Closing the Books.**—The Trial Balance has been taken

which proves that the Ledger is in Balance. An Inventory is now made with results as follow:

|                          |            |
|--------------------------|------------|
| Mdse. on hand.....       | \$2,358.61 |
| Horses and Wagons.....   | 645.00     |
| Furniture and Fixtures.. | 275.00     |

Follow carefully the directions for closing:

1st. Place the Invt. of Mdse., Horses and Wagons and Furniture and Fixtures, to the Cr. of their respective Accts., writing in red ink the date, Bal. Invt. and the Amt.

2d. Close the three Accts., Mdse., Furniture and Fixtures and Horses and Wagons by writing Loss and Gain on the smaller side in red ink with the page of the Loss and Gain Acct. Close Expense Acct. same as above. All Accts. that show Loss or Gain are closed the same way.

3d. Transfer these Loss and Gain red ink items to Loss and Gain Acct. in black ink.

4th. Close Loss and Gain Acct. by writing the proprietors' names on the smaller side in red ink for each one's share of the Gain or Loss. Transfer this Gain or Loss to the proprietors' Accounts in black ink. Gain to the Cr. of the Acct., Loss to the Dr.

5th—Close the proprietors' Accts. by writing Bal. on the smaller side in red ink for the difference.

6th—Rule up the Accts. you have closed, and bring down the Balances, and you are ready to continue the work.

**The Statements.**—The statements of Assets and Liabilities, Losses and Gains and of the Proprietors' Accts. may be made either before or after the books are closed. If made before closing they give all the figures necessary to closing, if made afterward the figures can be obtained from the Ledger.

## INVOICE BOOK.

1895.

| Feb. |    |                       | L. F. |     |    |      |    |
|------|----|-----------------------|-------|-----|----|------|----|
|      | 8  | Sprague, Warner & Co. | 120   | 721 | 60 |      |    |
|      | 14 | McNeill & Higgins     | 122   | 965 | 00 |      |    |
|      | 16 | W. M. Hoyt & Co.      | 120   | 762 | 50 |      |    |
|      | 22 | J. S. Kirk & Co.      | 123   | 74  | 60 |      |    |
|      |    | Purchases on Acct.    | 121   |     |    | 2523 | 70 |

## JOURNAL.

1895.

| Feb. |    |                       | L. F. |      |    |      |    |
|------|----|-----------------------|-------|------|----|------|----|
|      | 1  | Cash                  | ✓     | 2508 | 81 |      |    |
|      |    | Mdse.                 | 121   | 830  | 25 |      |    |
|      |    | Horses & Wagons       | 122   | 660  | 00 |      |    |
|      |    | Furniture & Fixtures  | 122   | 282  | 00 |      |    |
|      |    | Personal Accts.       | ✓     | 23   | 25 |      |    |
|      |    | To Personal Accts.    | ✓     |      |    | 1282 | 20 |
|      |    | “ David Scott         | ✓     |      |    | 3022 | 11 |
|      | 28 | Sprague, Warner & Co. | 120   | 721  | 60 |      |    |
|      |    | To Bills Pay          | 123   |      |    | 721  | 60 |
|      |    | Note 30 ds.           |       |      |    |      |    |



1895.

## BLOTTER.

| Feb. 18, 1895. |                                                                                                                                                     |  |             |                                        |       |
|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|--|-------------|----------------------------------------|-------|
| 120            | Mrs. James A. Parker,<br>3 lbs butter, 30c<br>1 broom<br>1 bu apples<br>2 cans tomatoes, 18c<br>1 peck potatoes<br>1 can peaches<br>6 lbs sugar, 5c |  |             | 90<br>25<br>25<br>36<br>30<br>25<br>30 | 3 61  |
| Feb. 19th      |                                                                                                                                                     |  |             |                                        |       |
| 121            | Henry M. Hunt,<br>1 bbl flour<br>1 gal molasses<br>2 bu apples, \$1.25<br>4 lbs butter<br>1 can blackberries                                        |  | 4<br>2<br>1 | 75<br>75<br>50<br>20<br>25             | 9 45  |
| Feb. 21st      |                                                                                                                                                     |  |             |                                        |       |
| 121            | Mrs. Chas. S. Brown,<br>2 bu apples, \$1.25<br>1 bbl flour<br>2 lbs butter, 31c<br>2 doz eggs, 18c<br>1 gal molasses                                |  | 2<br>4      | 50<br>75<br>62<br>36<br>75             | 8 98  |
| Feb. 23d       |                                                                                                                                                     |  |             |                                        |       |
| 123            | Mrs. Frank L. Hall,<br>1 bbl flour<br>1 bu potatoes<br>1 peck apples<br>1 broom<br>2 lbs chocolate, 18c<br>2 doz eggs, 18c                          |  | 4<br>1      | 80<br>00<br>30<br>30<br>36<br>36       | 7 12  |
| Feb. 28th      |                                                                                                                                                     |  |             |                                        |       |
| 120            | Mrs. Jas. A. Parker,<br>1 bbl flour<br>2 bus potatoes, \$1.10<br>4 lbs butter, 30c<br>1 doz eggs                                                    |  | 4<br>2<br>1 | 75<br>20<br>20<br>18                   | 8 33  |
| 121            | Sales on account                                                                                                                                    |  |             |                                        | 37 49 |

## CASH.

1895.

Accts.

Mdse.

| Feb. |                               | L.F. |      |    |  |       |         |
|------|-------------------------------|------|------|----|--|-------|---------|
|      | 1 Balance                     |      |      |    |  |       | 2508 81 |
|      | 1 G. W. Wootten, Invest.      | 122  | 3022 | 11 |  |       |         |
|      | 1 Mdse. cash sales            | ✓    |      |    |  | 40 75 |         |
|      | 2 " "                         | ✓    |      |    |  | 45 00 |         |
|      | 4 " "                         | ✓    |      |    |  | 48 75 |         |
|      | 5 " "                         | ✓    |      |    |  | 51 00 |         |
|      | 6 " "                         | ✓    |      |    |  | 51 40 |         |
|      | 7 Henry M. Hunt, in full      | 121  | 8    | 55 |  |       |         |
|      | 7 Mdse. cash sales            | ✓    |      |    |  | 52 40 |         |
|      | 8 " "                         | ✓    |      |    |  | 49 80 |         |
|      | 9 " "                         | ✓    |      |    |  | 53 00 |         |
|      | 11 " "                        | ✓    |      |    |  | 51 90 |         |
|      | 12 " "                        | ✓    |      |    |  | 58 25 |         |
|      | 13 Mrs. J.A. Parker in full   | 120  | 6    | 04 |  |       |         |
|      | 13 Mdse. cash sales           | ✓    |      |    |  | 61 00 |         |
|      | 14 " "                        | ✓    |      |    |  | 65 00 |         |
|      | 15 Mrs. C. S. Brown, in full  | 121  | 5    | 28 |  |       |         |
|      | 15 Mdse. cash sales           | ✓    |      |    |  | 61 45 |         |
|      | 16 " "                        | ✓    |      |    |  | 68 75 |         |
|      | 18 Mrs. J. McDougall, in full | 121  | 3    | 38 |  |       |         |
|      | 18 Mdse. cash sales           | ✓    |      |    |  | 66 75 |         |
|      | 19 " "                        | ✓    |      |    |  | 60 10 |         |
|      | 20 " "                        | ✓    |      |    |  | 64 90 |         |
|      | 21 " "                        | ✓    |      |    |  | 71 50 |         |
|      | 22 " "                        | ✓    |      |    |  | 70 00 |         |
|      | 23 " "                        | ✓    |      |    |  | 75 00 |         |
|      | 25 " "                        | ✓    |      |    |  | 70 60 |         |
|      | 26 " "                        | ✓    |      |    |  | 71 80 |         |
|      | 27 " "                        | ✓    |      |    |  | 74 00 |         |
|      | 28 " "                        | ✓    |      |    |  | 68 75 |         |
|      | 28 Accts.                     | ✓    |      |    |  |       | 3045 36 |
|      | 28 Mdse.                      | 121  |      |    |  |       | 1451 85 |
|      |                               |      |      |    |  |       | 7006 02 |
| Mar. | 1 Balance                     |      |      |    |  |       | 5456 52 |

## 119

**1895.**

| Accts. | Exp. | Mdse. |
|--------|------|-------|
|--------|------|-------|

|      |    | L. F.                    |     |     |    |  |          |
|------|----|--------------------------|-----|-----|----|--|----------|
| Feb. | 1  | Expense, Cash Book       | ✓   |     |    |  | 7 50     |
|      | 2  | " Rent, Feb.             | ✓   |     |    |  | 40 00    |
|      | 2  | " Ins.                   | ✓   |     |    |  | 7 20     |
|      | 4  | Mdse., Barnett Bros.     | ✓   |     |    |  | 46 50    |
|      | 5  | Sprague, Warner & Co.    | 120 | 805 | 75 |  |          |
|      | 6  | Expense, electric light  | ✓   |     |    |  | 2 10     |
|      | 8  | Mdse., Earl Bros.        | ✓   |     |    |  | 18 50    |
|      | 9  | Payroll 2/1 to 2/10      | ✓   |     |    |  | 36 00    |
|      | 12 | W. M. Hoyt & Co. in full | 120 | 476 | 45 |  |          |
|      | 16 | Pay roll for week        | ✓   |     |    |  | 28 00    |
|      | 23 | " "                      | ✓   |     |    |  | 30 00    |
|      | 26 | Mdse., Barnett Bros.     | ✓   |     |    |  | 32 50    |
|      | 28 | Payroll 2/25 to 2/28     | ✓   |     |    |  | 21 00    |
|      | 28 | Mdse.                    | 121 |     |    |  | 95 50    |
|      | 28 | Accts.                   | ✓   |     |    |  | 1 282 20 |
|      | 28 | Expense                  | 123 |     |    |  | 171 80   |
|      | 25 | Balance                  |     |     |    |  | 5456 52  |
|      |    |                          |     |     |    |  | 7006 02  |

## LEDGER—DOUBLE ENTRY.

| Dr.   |    |         |     | David Scott |     |            |          | Cr. |       |    |  |
|-------|----|---------|-----|-------------|-----|------------|----------|-----|-------|----|--|
| 1895. |    |         |     | 1895.       |     |            |          |     |       |    |  |
| Jan   | 19 | Cash    | 109 | 50 00       | Jan | 2          | Cash     | 108 | 3 000 | 00 |  |
|       | 29 | Balance |     | 3022 11     |     | 29         | Net Gain | 106 | 72    | 11 |  |
| Feb.  | 28 | Balance |     | 3124 46     | Feb | 1          | Balance  |     | 3 022 | 11 |  |
|       |    |         |     |             | 28  | Loss & G'n | 123      |     | 102   | 35 |  |
|       |    |         |     |             | Mar | 1          | Balance  |     | 3 124 | 46 |  |

## Sprague, Warner &amp; Co.

| 1895. |    |           |     | 1895.  |     |   |       |     |     |    |  |
|-------|----|-----------|-----|--------|-----|---|-------|-----|-----|----|--|
| Feb   | 5  | Cash      | 119 | 805 75 | Jan | 3 | Mdse. | 106 | 540 | 00 |  |
|       |    |           |     |        | 10  | " |       | 106 | 265 | 75 |  |
| Feb   | 28 | Bills Pay | 116 | 721 60 | Feb | 8 | Mdse. | 116 | 721 | 60 |  |

## W. M. Hoyt &amp; Co.

| 1895. |    |      |     | 1895.  |     |    |       |     |     |    |  |
|-------|----|------|-----|--------|-----|----|-------|-----|-----|----|--|
| Feb   | 12 | Cash | 120 | 476 45 | Jan | 8  | Mdse. | 106 | 235 | 70 |  |
|       |    |      |     |        | 25  | "  |       | 106 | 240 | 75 |  |
|       |    |      |     |        | Feb | 16 | Mdse. | 116 | 762 | 50 |  |

## Mrs. Jas. A. Parker.

| 1895. |    |       |     | 1895. |     |    |      |     |      |  |  |
|-------|----|-------|-----|-------|-----|----|------|-----|------|--|--|
| Jan   | 5  | Mdse. | 107 | 3 41  | Jan | 26 | Cash | 108 | 3 41 |  |  |
| Jan   | 12 | Mdse. | 107 | 6 04  | Feb | 13 | Cash | 118 | 6 04 |  |  |
| Feb   | 18 | Mdse. | 117 | 3 61  |     |    |      |     |      |  |  |
|       | 28 | "     | 117 | 8 33  |     |    |      |     |      |  |  |

## BOOKKEEPING DEPARTMENT.

121

Henry M. Hunt,

6021 Michigan Ave.

1895.

1895.

|     |    |       |     |      |     |   |      |     |      |
|-----|----|-------|-----|------|-----|---|------|-----|------|
| Jan | 9  | Mdse. | 107 | 2 44 | Feb | 7 | Cash | 118 | 8 55 |
|     | 23 | "     | 107 | 6 11 |     |   |      |     |      |
| Feb | 19 | Mdse. | 117 | 9 45 |     |   |      |     |      |

Mrs. Chas. S. Brown,

6110 LaSalle St.

1895.

1895.

|     |    |       |     |      |     |    |      |     |      |
|-----|----|-------|-----|------|-----|----|------|-----|------|
| Jan | 14 | Mdse. | 107 | 5 28 | Feb | 15 | Cash | 118 | 5 28 |
| Feb | 21 | Mdse. | 117 | 8 98 |     |    |      |     |      |

Mrs. Jno. McDougall,

6020 Michigan Ave.

1895.

1895.

|     |    |       |     |      |     |    |      |     |      |
|-----|----|-------|-----|------|-----|----|------|-----|------|
| Jan | 19 | Mdse. | 107 | 3 38 | Feb | 18 | Cash | 118 | 3 38 |
|-----|----|-------|-----|------|-----|----|------|-----|------|

Merchandise.

1895.

1895.

|     |    |            |     |         |     |    |            |     |         |
|-----|----|------------|-----|---------|-----|----|------------|-----|---------|
| Feb | 1  | Inventory  | 116 | 830 25  | Feb | 28 | Sales Acct | 117 | 37 49   |
|     | 28 | Pur. Acct. | 118 | 2523 70 |     | 28 | Sales-Cash | 118 | 145 85  |
|     | 28 | " Cash     | 119 | 95 50   |     | 28 | Bal. Invt. |     | 2358 61 |
|     | 28 | Loss & G'n | 123 | 398 50  |     |    |            |     |         |
| Mar | 1  | Invt.      |     | 2358 61 |     |    |            |     |         |

## BOOKKEEPING DEPARTMENT.

## Horses and Wagons.

1895.

1895.

|     |   |           |     |        |     |    |            |     |        |
|-----|---|-----------|-----|--------|-----|----|------------|-----|--------|
| Feb | 1 | Inventory | 116 | 660 00 | Feb | 28 | Bal. Invt. | 123 | 645 00 |
| Mar | 1 | Invt.     |     | 645 00 |     | 28 | Loss & G'n |     | 15 00  |

## Furniture and Fixtures.

1895.

1895.

|     |   |           |     |        |     |    |            |     |        |
|-----|---|-----------|-----|--------|-----|----|------------|-----|--------|
| Feb | 1 | Inventory | 116 | 282 00 | Feb | 28 | Bal. Invt. | 123 | 275 00 |
| Mar | 1 | Invt.     |     | 275 00 |     | 28 | Loss & G'n |     | 7 00   |

## Geo. W. Wootten.

1895.

1895.

|     |   |         |  |         |     |    |            |     |         |
|-----|---|---------|--|---------|-----|----|------------|-----|---------|
| Feb | 1 | Balance |  | 3124 46 | Feb | 1  | Cash       | 118 | 3022 11 |
|     |   |         |  |         |     | 28 | Loss & G'n | 123 | 102 85  |
|     |   |         |  |         | Mar | 1  | Balance    |     | 3124 46 |

## McNeil &amp; Higgins.

1895.

|  |  |  |  |  |     |    |       |     |        |
|--|--|--|--|--|-----|----|-------|-----|--------|
|  |  |  |  |  | Feb | 14 | Mdse. | 116 | 965 00 |
|--|--|--|--|--|-----|----|-------|-----|--------|

## BOOKKEEPING DEPARTMENT.

123

Jas. S. Kirk & Co.  
1895.

|  |  |  |  |  |        |       |     |    |    |
|--|--|--|--|--|--------|-------|-----|----|----|
|  |  |  |  |  | Feb 22 | Mdse. | 116 | 74 | 60 |
|--|--|--|--|--|--------|-------|-----|----|----|

Mrs. Frank L. Hall.

6218 Indiana Ave.

1895.

1895.

|        |       |     |   |    |  |  |  |  |  |
|--------|-------|-----|---|----|--|--|--|--|--|
| Feb 23 | Mdse. | 117 | 7 | 12 |  |  |  |  |  |
|--------|-------|-----|---|----|--|--|--|--|--|

Bills Payable.  
1895.

|  |  |  |  |  |        |             |     |     |    |
|--|--|--|--|--|--------|-------------|-----|-----|----|
|  |  |  |  |  | Feb 28 | S. W. & Co. | 116 | 721 | 60 |
|--|--|--|--|--|--------|-------------|-----|-----|----|

Expense.  
1895.

|        |      |     |     |    |        |            |     |     |    |
|--------|------|-----|-----|----|--------|------------|-----|-----|----|
| Feb 28 | Cash | 119 | 171 | 80 | Feb 28 | Loss & G'n | 123 | 171 | 80 |
|--------|------|-----|-----|----|--------|------------|-----|-----|----|

Loss and Gain.  
1895.

|        |             |     |     |      |        |       |     |     |    |
|--------|-------------|-----|-----|------|--------|-------|-----|-----|----|
| Feb 28 | Hor. & W.   | 122 | 15  | 00   | Feb 28 | Mdse. | 121 | 398 | 50 |
| 28     | Fur. & Fix. | 122 |     | 7 00 |        |       |     |     |    |
| 28     | Expense     | 123 | 171 | 80   |        |       |     |     |    |
| 28     | David Scott | 120 | 102 | 35   |        |       |     |     |    |
| 28     | G. Wootten. | 122 | 102 | 35   |        |       |     |     |    |

## STATEMENT OF ASSETS AND LIABILITIES.

Feb. 28, 1895.

| Assets.                                 |      |     |          |        |    |
|-----------------------------------------|------|-----|----------|--------|----|
| Mdse. Invt.                             | 2358 | 61  |          |        |    |
| Cash                                    | 5456 | 52  |          |        |    |
| Horses and Wagons                       | 645  | 00  |          |        |    |
| Furniture and Fixtures                  | 275  | 00  |          |        |    |
| Accts. due us                           | 37   | 49  | 8772     | 62     |    |
| Liabilities.                            |      |     |          |        |    |
| Accts., we owe                          | 1802 | 10  |          |        |    |
| Notes                                   | 721  | 60  | 2523     | 70     |    |
| Scott & Wootten's Capital               |      |     | 6248     | 92     |    |
| <b>Statement of Losses &amp; Gains.</b> |      |     |          |        |    |
| Mdse., Cr. \$1489.34                    |      |     | Loss es. | Gains. |    |
| " Invt. 2,358.61 - \$3,847.95           |      |     |          |        |    |
| " Dr. 3,449 45                          |      |     |          |        |    |
| Gain                                    |      |     |          | 398    | 50 |
| Horses & Wagons, Dr. \$660.00           |      |     |          |        |    |
| " Invt. 645.00                          |      |     |          |        |    |
| Loss                                    |      | 15  | 00       |        |    |
| Furn. & Fixt. Dr. \$282.00              |      |     |          |        |    |
| " " Invt. 275.00                        |      |     |          |        |    |
| Loss                                    |      | 7   | 00       |        |    |
| Expense, Dr.                            |      | 171 | 80       |        |    |
| Scott & Wootten's net gain              |      | 204 | 70       |        |    |
|                                         |      | 398 | 50       | 398    | 50 |
| <b>Statement of Proprietors.</b>        |      |     |          |        |    |
| David Scott's Investment                | 3022 | 11  |          |        |    |
| " Net gain                              | 102  | 35  |          |        |    |
| " Capital at closing                    |      |     |          | 3124   | 46 |
| Geo. Wootten's Investment               | 3022 | 11  |          |        |    |
| " Net gain                              | 102  | 35  |          |        |    |
| " Capital at closing                    |      |     |          | 3124   | 46 |
| Scott & Wootten's Capital at closing    |      |     |          | 6248   | 92 |



## TRIAL BALANCE.

| L.F.                 | Feb. 1, '95. |         | Feb. 28, '95. |         | Mar. 31, '95. |     |
|----------------------|--------------|---------|---------------|---------|---------------|-----|
|                      | Dr.          | Cr.     | Dr.           | Cr.     | Dr.           | Cr. |
| 120 David Scott      |              | 3022 11 |               | 3022 11 |               |     |
| Sprague, W. & Co     |              | 803 75  |               |         |               |     |
| W. M. Hoyt & Co.     |              | 476 45  |               | 762 50  |               |     |
| Mrs. J. A. Parker    | 6 04         |         | 11 94         |         |               |     |
| 121 Henry M. Hunt    | 8 55         |         | 9 45          |         |               |     |
| Mrs. C. S. Brown     | 5 28         |         | 8 98          |         |               |     |
| Mrs. J. McDougall    | 3 38         |         |               |         |               |     |
| Mdse.                | 830 25       |         | 1960 11       |         |               |     |
| 122 Fur. and Fix.    | 282 00       |         | 282 00        |         |               |     |
| Horses & Wagons      | 660 00       |         | 660 00        |         |               |     |
| Cash                 | 2508 81      |         | 5456 52       |         |               |     |
|                      | 4304 31      | 4304 31 |               |         |               |     |
| Geo. W. Wootten      |              |         |               | 3022 11 |               |     |
| McNeill & Higgins    |              |         |               | 965 00  |               |     |
| 123 J. S. Kirk & Co. |              |         |               | 74 60   |               |     |
| Mrs. F. L. Hall      |              |         | 7 12          |         |               |     |
| Bills Pay            |              |         |               | 721 60  |               |     |
| Expense              |              |         | 171 80        |         |               |     |
|                      |              |         | 8567 92       | 8567 92 |               |     |

**IV.—SEVEN-COLUMN JOURNAL SYSTEM.**

The seven column Journal here shown illustrates a plan that can be used to advantage in many lines of business. It combines Cash Book, Journal, Invoice Book and Sales Book. Although Mdse. purchases and sales are here included, the Invoice and Sales Books explained on another page should be kept, but not posted; the total of each purchase and of each sale being transferred to this seven-column Journal. More columns can be added to this Journal if the business warrants, *i. e.*, if many Notes are received a column on the Dr. side marked Bills Rec. would save considerable posting.

The following transactions are entered in the Journal and the posting explained:

1. Alex. Henderson, proprietor, invests \$10,000.00.
2. Paid for rent of store, \$240.00.
3. Bot. Mdse. for cash, \$400.00.
4. Sold Mdse. for cash, \$250.00.
5. Paid Gas Bill for Jan., \$15.00.
6. Paid office help for Jan., \$650.00.
7. Sold F. Nunemaker on Acct. Mdse., \$175.00.
8. Bought Mdse. J. V. Farwell & Co. on Acct., \$625.00.
9. Sold E. W. Johnson Mdse. on Note 30 ds., \$450.00.
10. Bought a safe, gave my Note 30 ds., \$180.00.

This book is footed once each day to see that the Dr. and Cr. sides balance. At the same time the Cash Bal. can be proved. Dr. and Cr. items are written on the same line, as there is a column for the Ledger folio on each side. Once each month the footings are posted. The Dr. Mdse. column to the Dr. of Mdse. Acct. The Dr. Expense column to the Dr. of Expense Acct. All items in the Sundries column are posted direct to their Accts. in the Ledger. A short memorandum may be made under each entry.

## BOOKKEEPING DEPARTMENT.

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## SEVEN-COLUMN JOURNAL.

| Mdse.  | Cash.    | Exp.   | Sund. F.                                                            | F. | Sunds.   | Cash.  | Mdse.  |
|--------|----------|--------|---------------------------------------------------------------------|----|----------|--------|--------|
|        | 10000 00 |        | ✓ Cash<br>To A. Henderson<br>Investment <sup>1</sup>                | ✓  | 10000 00 |        |        |
|        |          | 240 00 | ✓ Expense<br>To Cash<br>Jan. Rent <sup>2</sup>                      | ✓  |          | 240 00 |        |
| 400 00 |          |        | ✓ Mdse.<br>To Cash <sup>3</sup>                                     | ✓  |          | 400 00 |        |
|        | 250 00   |        | ✓ Cash<br>To Mdse. <sup>4</sup>                                     | ✓  |          |        | 250 00 |
|        |          | 15 00  | ✓ Expense<br>To Cash<br>Gas Bill Jan. <sup>5</sup>                  | ✓  |          | 15 00  |        |
|        |          | 650 00 | ✓ Expense<br>To Cash<br>Payroll Jan. <sup>6</sup>                   | ✓  |          | 650 00 |        |
|        |          | 175 00 | ✓ F. Nunemaker To Mdse. <sup>7</sup>                                | ✓  |          |        | 175 00 |
| 625 00 |          |        | ✓ Mdse. To J. V. Farwell & Co. <sup>8</sup>                         | ✓  | 625 00   |        |        |
|        |          | 450 00 | ✓ Bills Rec. To Mdse.<br>E. W. Johnson. 30 ds. <sup>9</sup>         | ✓  |          |        | 450 00 |
|        |          | 180 00 | ✓ Fixtures To Bills Pay.<br>National Safe Co., 30 ds. <sup>10</sup> | ✓  | 180 00   |        |        |

## V.—COMMERCIAL CALCULATIONS.

Rapid figuring is largely the result of practice. The young man who has his training in the Counting Room becomes proficient without really knowing how it was acquired.

**Addition.**—Try to increase your speed by making a greater effort. If you add one figure at a time easily and accurately, try two, then three, then four. Never say to yourself when adding, 9 and 4 are 13 and 7 make 20 and 4 make 24 and 6 make 30 and 2 make 32, but say, if you are adding two figures at a time, 13, 24, 32; if you are adding three figures, 20, 32. Adding is like reading. The man who is content to go along spelling out the words and not trying to increase his speed will always be slow. You must be able to see results.

When you begin to add two figures at a time you will find it helpful to learn this Addition Table just as you learned your Multiplication Table. Then you will have no trouble to read the result of any two figures at sight.

|    |   |   |    |    |   |    |   |    |    |    |   |    |    |   |   |   |   |
|----|---|---|----|----|---|----|---|----|----|----|---|----|----|---|---|---|---|
| 2  |   | 3 |    | 4  |   | 5  |   | 6  |    |    | 7 |    |    | 8 |   |   |   |
| 1  | 2 | 3 | 2  | 4  | 3 | 5  | 4 | 3  | 6  | 5  | 4 | 7  | 6  | 5 | 4 |   |   |
| 1  | 1 | 1 | 2  | 1  | 2 | 1  | 2 | 3  | 1  | 2  | 3 | 1  | 2  | 3 | 1 | 2 | 3 |
| 9  |   |   |    | 10 |   |    |   |    | 11 |    |   |    | 12 |   |   |   |   |
| 8  | 7 | 6 | 5  | 9  | 8 | 7  | 6 | 5  | 9  | 8  | 7 | 6  | 9  | 8 | 7 | 6 |   |
| 1  | 2 | 3 | 4  | 1  | 2 | 3  | 4 | 5  | 2  | 3  | 4 | 5  | 3  | 4 | 5 | 6 |   |
| 13 |   |   | 14 |    |   | 15 |   | 16 |    | 17 |   | 18 |    |   |   |   |   |
| 9  | 8 | 7 | 9  | 8  | 7 | 9  | 8 | 9  | 8  | 9  |   | 9  |    |   |   |   |   |
| 4  | 5 | 6 | 5  | 6  | 7 | 6  | 7 | 7  | 8  | 8  |   | 8  |    |   |   |   |   |

When you begin to add three figures at a time make a table for three figures and learn it.

Remember that the business world demands accuracy and a certain amount of rapidity of Bookkeepers and other office help.

**Multiplication.**—The first requisite is a thorough mastery of the Multiplication Table. Don't stop with  $6 \times 12$ , but

go to  $6 \times 25$ ; do the same with all the tables. Become quick and accurate in general multiplication, then practice the following:

**Short Method.**—There is only one short method that can be applied to all kinds of work, and it is as follows: Multiply 136 by 24. Operation—

|      |                                                                                      |
|------|--------------------------------------------------------------------------------------|
| 136  | 4 times 6 = 24; put down 4 and carry 2;                                              |
| 24   | 4 " 3 = 12, and 2 times 6 = 12; adding results and carrying figure 2 we have 26; put |
| 3264 | down 6 and carry 2; 4 times 1 = 4 and 2 times                                        |
|      | 3 = 6; adding results and carrying figure 2 we                                       |

have 12; put down 2 and carry 1; 2 times 1 = 2, add carrying figure 1, and we have 3. Total result, 3264. This method consists in carrying the partial results mentally and can be used with any number of figures

**How to Multiply Mixed Numbers.**—Multiply as in whole numbers.

|         |      |            |                     |
|---------|------|------------|---------------------|
| Example | 36½  | Operation— | ¼ times ½ = ⅛       |
|         | 12¼  |            | ¼ " 36 = 9          |
|         | 9½   |            | 12 " ½ = 6          |
|         | 6    |            | 12 " 36 = 432       |
|         | 432  |            | Add partial results |
|         | 447½ |            |                     |

**Commissions.**—A Real Estate man makes a loan for a client of \$2,500 and gets a Com. of  $2\frac{1}{4}\%$ ; he pays \$40.00 for continuation of Abstract and \$30.00 for examination of Abstract by a lawyer. How much does he turn over to his client. Operation:

$$\begin{aligned} \$2,500 \times .02\frac{1}{4} &= \$62.50 \text{ Com.} + \$40.00 + \$30.00 = \$132.50. \\ \$2,500 - \$132.50 &= \$2,367.50, \text{ amount turned over} \end{aligned}$$

**Insurance.**—What is the cost of Fire Insurance: Value of house \$3,000, amount of Policy \$2,300, Rate .50 per annum. Operation,  $\$23 \times .50 = \$11.50$ . The rate is so much per hundred.

**Interest Rule, Six Per Cent.**—Multiply the Principal by  $\frac{1}{2}$  the number of months (to find the Int. for Mos.) and point

off two places in the result if the Principal is an even number of dollars; point off four places if the Principal is expressed in dollars and cents. Example: Find the Int. on \$1,600 for 4 Mo. at 6 %. Operation:  $\$1,600 \times 2 = \$32$ .

Multiply the Principal by  $\frac{1}{6}$  the number of days (to find the Int. for days at 6 %). Point off three. Example: Find the Int on \$1,600 for 24 days. Operation:  $1600 \times 4 = 6.40$ .

To find the Int. at 7 %, find it at 6 % and add  $\frac{1}{6}$ ; at 8 % add  $\frac{1}{6}$ ; at 5 % deduct  $\frac{1}{6}$ ; at 4 % deduct  $\frac{1}{6}$ .

**Trade Discounts.**—What is the cost of goods, list price \$80.00, less 10 and 5 %? Operation:  $\$80.00 \times 10 = \$8.00$ ;  $\$80.00 - \$8.00 = \$72.00$ ;  $\$72.00 \times .05 = \$3.60$ ;  $\$72.00 - \$3.60 = \$68.40$ .

**An Infallible Interest Rule.**—Multiply the amount by the rate and by the time in years; point off two places in the result if there are no cents in the amount, as \$160.00. If the amount is in dollars and cents, as \$160.75, point off four places. Examples:

1. Find the Interest on \$160.00 for 3 yrs. at 7 %;

$$\$160.00 \times 7 \times 3 = \$33.60.$$

2. Find the Interest on \$160.00 for 3 mo. at 7 %.

$$\$160.00 \times 7 \times \frac{3}{12} \text{ (3 mo. = } \frac{3}{12} \text{ of a yr.)} = \$2.80.$$

3. Find the Interest on \$160.00 for 3 ds. at 7 %.

$$\$160.00 \times 7 \times \frac{3}{360} \text{ (3 ds. = } \frac{3}{360} \text{ of a yr.)} = .09\frac{1}{3}.$$

Cancellation can usually be used to advantage, as:

$$\begin{array}{r} 2d \text{ Ex.} \quad \frac{\overset{40}{\cancel{160}} \times \cancel{7} \times \cancel{3}}{\cancel{12}} = 2.80 \end{array}$$

$$\begin{array}{r} 3d \text{ Ex.} \quad \frac{\overset{4}{\cancel{160}} \times \cancel{7} \times \cancel{3}}{\cancel{360}} = \frac{28}{3} = .09\frac{1}{3} \end{array}$$

In case the Int. was to be figured on \$160.00 for 3 yrs., 3 mo. and 3 ds., the partial results given above should be added, which would give \$36.49.

## VI.—KEEPING A BANK ACCOUNT.

**Reasons—For Convenience.**—If you have a business of your own, you will need to keep a bank account for the convenience of collecting others' checks, if for no other purpose. In a single day's business, many houses have fifty or more checks or orders drawn on nearly as many different Banks and Express Companies to collect. Now, to go to all the Banks and Express Companies, identify oneself as the proper person to whom the money should be paid, would be a considerable task. How much simpler, then, and how much more business-like, to turn them all over to the Bank, getting proper credit therefor and let the Bank do the collecting.

**Opening a Bank Account.**—Few first-class Banks care to open a checking account unless there will be an average balance of, say \$300. A smaller balance would hardly pay for the trouble and work. Select a good bank. This is easier said than done, but if you will examine the Bank Statements printed from time to time in the papers, note the personnel of the officers and their standing and responsibility in the business world, you will have no trouble. If possible, get some one who is a depositor in the Bank you select to introduce you to the Cashier.

**Signature Book.**—When you open your account you will be asked to leave your signature in a book provided for that purpose. This is for the security of the Bank, as it is responsible for any checks paid that have not your genuine signature.

**Pass Book.**—This is a small book furnished by the Bank in which the Receiving Teller enters the amount of your deposit, together with the date. This book you take with you.

**Deposit Slip.**—When you make a deposit, fill out this slip, as shown in the illustration, and hand it, pass book and the checks and currency to the Receiving Teller, who enters the amount in the Pass Book. The Deposit Slip is used to make the Bank entries from. Enter deposit on back of stub of check book. This book is likewise furnished the customer by the

Bank free of charge. It contains a number of checks perforated so they can be easily detached, together with stubs for memorandum

**Making Out Checks.**—See that stub and check correspond as to the number. Fill out the stub first, giving all the details, date, amount, party, and what check is given for. In filling out the check, see that the same things are noted. Once each day foot the check book to ascertain amount of checks given and deduct that amount from the amount on deposit. See illustration of check book, Page 134, showing balance on deposit at close of previous day's business, checks drawn and deposit as shown by Deposit Slip.

**Balancing Pass Book.**—The first of every month take your Pass Book to the Bank and have it balanced. The Bank enters on a sheet all the checks paid during the month and foots the same and enters the balance with the date in the Pass Book. The cancelled checks are returned.

**Proving Bank Account.**—The Bank balance seldom agrees with the balance in the Check Book for the reason that all the checks given have not been presented for payment. Take the cancelled (paid) checks and arrange them according to numbers. Take the Check Book and on the stub place the month in which they are paid. Make a list showing the number of check and amount for which it is drawn of all unpaid checks. The sum of all these checks, together with the Check Book balance, should agree with the amount shown by the Bank's balance. Place all the cancelled checks for the month in a large envelope with the memorandum of checks outstanding, Bank balance and Check Book balance on the outside and file it away. See illustration. When your Check Book is filled, break off the board covers as far as the stub of the checks and file it. In case a check is spoiled in making it out, mark "Void" across it, as well as on the stub and file it with the others and fill out the next one properly. Never take checks out of the back of the Check Book.



## SPECIMEN BANK DEPOSIT SLIP.

DEPOSITED WITH  
ILLINOIS TRUST AND SAVINGS BANK.  
For Account of

LAIRD &amp; LEE.

CHICAGO, Jan. 2, 1895.

|                  |     |    |     |    |
|------------------|-----|----|-----|----|
| Bank Notes,..... |     |    | 150 | 00 |
| .....            |     |    |     |    |
| Checks.....      |     |    | 638 | 20 |
|                  | 60  | 00 |     |    |
|                  | 100 | 00 |     |    |
|                  | 45  | 00 |     |    |
|                  | 25  | 50 |     |    |
|                  | 10  | 15 |     |    |
|                  | 200 | 00 |     |    |
|                  | 80  | 00 |     |    |
|                  | 10  | 75 |     |    |
|                  | 50  | 00 |     |    |
|                  | 16  | 80 |     |    |
|                  | 25  | 00 |     |    |
|                  | 15  | 00 |     |    |
|                  | 150 | 00 |     |    |
|                  | 638 | 20 |     |    |

## Envelope Containing Cancelled Checks.

|                            |          |            |
|----------------------------|----------|------------|
| Jan. 2, 1895.              |          |            |
| Bank Balance               |          | \$9,543.35 |
| Cks outstanding (not paid) |          |            |
| No 104.....                | \$ 75.00 |            |
| " 106.....                 | 100.00   |            |
| " 107.....                 | 85.60    |            |
| " 109.....                 | 35.20    | \$ 295.80  |
| Ck Book Bal.               | 9,247.55 | \$9,543.35 |

## CHECK BOOK.

|                                                         |                        |                                                                                                                                                                                          |
|---------------------------------------------------------|------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (STUB)<br>No. 106<br>E. A. Cummings & Co.<br>Jan. Rent. | 100 00                 | CHICAGO, Jan. 2, 1895. No. 106<br>ILLINOIS TRUST & SAVINGS BANK,<br>Pay to the order of<br>E. A. Cummings & Co. ~~~~~ \$100.00<br>One Hundred ~~~~~ Dollars.<br>LAIRD & LEE.             |
| No. 107<br>Butler Paper Co.<br>Bill 12/5.               | 85 60                  | CHICAGO, Jan. 2, 1895. No. 107<br>ILLINOIS TRUST & SAVINGS BANK,<br>Pay to the order of<br>Butler Paper Co. ~~~~~ \$85.60<br>Eighty-five and 60/100 ~~~~~ Dollars.<br>LAIRD & LEE.       |
| No. 108<br>L. J. Benson, Cashier<br>Cy Payroll.         | 150 00                 | CHICAGO, Jan. 2, 1895. No. 108<br>ILLINOIS TRUST & SAVINGS BANK,<br>Pay to the order of<br>L. J. Benson, Cashier, ~~~~~ \$150.00<br>One Hundred and Fifty ~~~~~ Dollars.<br>LAIRD & LEE. |
| No. 109<br>Manz & Co.<br>Bill 12/10.                    | 35 20<br><u>370 80</u> | CHICAGO, Jan. 2, 1895. No. 109<br>ILLINOIS TRUST & SAVINGS BANK,<br>Pay to the order of<br>Manz & Co. ~~~~~ \$35.20<br>Thirty-five and 20/100 ~~~~~ Dollars.<br>LAIRD & LEE.             |

## BACK OF PREVIOUS STUB.

## Check Book.

|                  |     |    |       |    |
|------------------|-----|----|-------|----|
| Balance          |     |    | 8,840 | 15 |
| Dep. Jan. 2, '95 |     |    |       |    |
| J. A. Hall       | 60  | 00 |       |    |
| C. H. King       | 100 | 00 |       |    |
| L. H. Young      | 45  | 00 |       |    |
| R. W. Fraser     | 25  | 50 |       |    |
| C. Barnes        | 10  | 15 |       |    |
| H. Hunt          | 200 | 00 |       |    |
| A. E. Thomas     | 80  | 00 |       |    |
| C. J. Smith      | 10  | 75 |       |    |
| J. R. Brown      | 50  | 00 |       |    |
| D. Scott         | 16  | 80 |       |    |
| C. A. Warren     | 25  | 00 |       |    |
| H. A. White      | 15  | 00 |       |    |
| Cy               | 150 | 00 | 788   | 20 |
|                  |     |    | 9,628 | 35 |
| Cks              |     |    | 370   | 80 |
| Bal              |     |    | 9,247 | 55 |

## BILLS.

When goods are bought, one should always get a Bill. A Bill is a statement showing the articles bought, with the prices. Examine the following bill of merchandise:

CHICAGO, Jan. 1st, 1895.

MR. WILLIAM H. WARD.

Bought of BUTLER BROS.,  
WHOLESALE SUPPLY HOUSE.

60 days; — % dis. 10 days.

236 Adams St.

|    |             |        |    |    |    |    |
|----|-------------|--------|----|----|----|----|
| 4  | doz Hdks.   | \$1.60 | 6  | 40 |    |    |
| 10 | doz Napkins | 1.20   | 12 | 00 |    |    |
| 6  | doz Towels  | .80    | 4  | 80 | 23 | 20 |

When the goods are received, the bill should be checked to see—

1st. That all the goods billed are received; and,

2d. That the extensions and footings are correct.

All receipted bills and statements should be carefully filed away.

During the month, one may buy a dozen bills of Mdse. of the same house. At the end of the month a statement is sent showing the amount of each bill and the total. This statement should be checked carefully, and, if correct, laid aside until the time comes for payment, when a check is drawn for payment, pinned to the statement, and sent to the Company. Suppose, for illustration, that five bills of Mdse. are bought during the month of January, as follows: Jan. 1st, \$23.20; 5th, \$18.00; 17th \$140.60; 21st, \$90.00; 25th, \$60.00. The Company's statement would be as follows:

CHICAGO, Feb. 1st, 1895.

MR. WILLIAM H. WARD,

In Account with BUTLER BROS.,  
236 Adams Street..

| Jan. |    | To Mdse. |  |     |    |     |    |
|------|----|----------|--|-----|----|-----|----|
|      | 1  |          |  | 23  | 20 |     |    |
|      | 5  | " "      |  | 18  | 00 |     |    |
|      | 17 | " "      |  | 140 | 60 |     |    |
|      | 21 | " "      |  | 90  | 00 |     |    |
|      | 25 | " "      |  | 60  | 00 | 331 | 80 |

### ABBREVIATIONS AND CHARACTERS.

|                  |                  |               |                     |
|------------------|------------------|---------------|---------------------|
| Acct. or % ..... | account          | C. B. ....    | Cash Book           |
| Agt. ....        | agent            | Ck. ....      | check               |
| Amt. ....        | amount           | C/o .....     | care of             |
| Apr. ....        | April            | C. O. D. .... | collect on delivery |
| Aug. ....        | August           | Com .....     | Commission          |
| Bal. ....        | balance          | Cr. ....      | Creditor            |
| bbl. ....        | barrel           | cwt. ....     | hundred weight      |
| B/L. ....        | Bill of Lading   | D. B. ....    | Day Book            |
| Bills Pay. ....  | Bills Payable    | do. ....      | ditto               |
| Bills Rec. ....  | Bills Receivable | ds .....      | days                |
| bu. ....         | bushels          | Dft. ....     | draft               |
| c. ....          | cents            | Dis .....     | discount            |

|              |                      |                      |                       |
|--------------|----------------------|----------------------|-----------------------|
| Dec.....     | December             | Oct .....            | October               |
| Dep .....    | deposit              | oz.....              | ounce                 |
| doz.....     | dozen                | p.....               | page                  |
| Dr.....      | Debtor               | Payt.....            | payment               |
| ea.....      | each                 | P. C. B....          | Petty Cash Book       |
| E. O. E....  | errors and omissions | pkgs.....            | packages              |
|              | [excepted            | pcs.....             | pieces                |
| Exch.....    | exchange             | prox.....            | the next month        |
| Exp.....     | expense              | Prem.....            | Premium               |
| Feb.....     | February             | per.....             | by                    |
| f. o. b..... | free on board        | pts.....             | pints                 |
| Fol.....     | folio                | qr.....              | quarter               |
| ft.....      | feet                 | qts.....             | quarts                |
| Fwd.....     | forwarded            | R. R.....            | Railroad              |
| Frt.....     | freight              | Recd.....            | Received              |
| gal.....     | gallon               | S. B.....            | Sales Book            |
| hhd.....     | hogshead             | Sept.....            | September             |
| in.....      | inches               | Schr.....            | schooner              |
| Ins.....     | Insurance            | Shpt.....            | shipment              |
| I. B.....    | Invoice Book         | Sunds.....           | sundries              |
| Int.....     | Interest             | Str.....             | steamer               |
| Inv.....     | Invoice—Inventory    | ult... ..            | last month            |
| I. O. U....  | I owe you            | vs.....              | against               |
| Jan.....     | January              | wk.....              | week                  |
| Jour.....    | Journal              | wt.....              | weight                |
| J. F.....    | Journal Folio        | yd.....              | yard                  |
| lbs.....     | pounds               | yr.....              | year                  |
| Led.....     | Ledger               | \$... ..             | dollar                |
| L. F.....    | Ledger Folio         | £.....               | pound sterling        |
| Mar.....     | March                | %.....               | per cent              |
| Mdse....     | merchandise          | ✓.....               | check mark            |
| Mem.....     | memorandum           | 1 <sup>1</sup> ..... | one and one-fourth    |
| MS.....      | Manuscript           | 1 <sup>2</sup> ..... | one and one-half      |
| Mo.....      | month                | 1 <sup>3</sup> ..... | one and three-fourths |
| No.....      | number               | ".....               | ditto                 |
| Nov.....     | November             | @.....               | at                    |

**ACT WELL YOUR PART.**

1. Be always on *time*.
2. Be neat in personal appearance.
3. Be accurate, rapid and energetic.
4. Build up a character that will win the respect of all.
5. Don't tell your friends about your employer's business.
6. Don't wait to be told more than once when and how to do a thing.
7. Get your Trial Balance out promptly and make it balance to a cent.
8. Be proud of your occupation; what's worth *doing* is worth *doing well*.
9. Devise ways for improving your work. Don't be a machine, be a thinker.
10. Learn to control your temper; he who cannot govern himself is unfit to govern others.
11. Habits have a great deal to do with one's prosperity; see to it that yours are blameless.
12. Don't waste your employer's time by entertaining your friends during business hours.
13. Don't be afraid of working a few minutes over time if it is necessary to finish what you are doing.
14. Be honest; keep good company; be self-reliant; work faithfully, remembering that to keep steadily at it brings success.



## A Brief History of Banking.

It is a singular fact, but a fact all the same, that Christian rulers, for several centuries, looked upon the loaning of money upon interest—the very basis of the banking business—as a wicked violation of Biblical law. Pope after Pope issued bulls severely condemning the practice of interest-loaning and refusing it any other name than that of usury; severe religious penalties were even inflicted upon those unfortunates who ventured to claim any profit out of the loaning of their hoarded moneys. Thus it came to pass that the detested, despised and persecuted Jews were the only members of the business community that dared, in a more or less mysterious manner, to supply the need of money and accept or rather exact interest on their loans. The risks were so great that the lender was bound to ask for a proportionately large interest, thus becoming a shameless usurer when a different and more sensible state of affairs would have simply made him a banker in the respectable meaning the word holds among us.

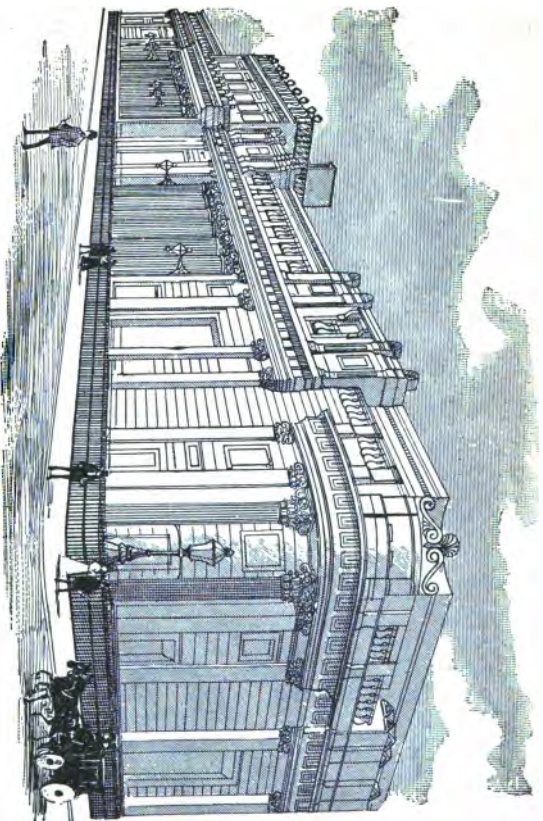
The early history of banking is thus intimately connected with that of the Jewish race, wandering through the various

countries of Europe. driven out, now from England (1290), now from France (1395), now from Spain (1492), now from Portugal (1495), and, wherever tolerated, mercilessly fleeced by Kings and Princes whenever these potentates felt their palms itching for the treasures of the outlawed, excommunicated Hebrews. The law-courts could not be depended upon to protect this wretched victim of superstition and greed, and Shakespeare, unwittingly or not, gives us in his immortal "Merchant of Venice" a very truthful conception of the injustice that was infallibly meted to the despoiled creditor. In fact this poignant drama is the best illustration of the feeling still current, in Elizabethan days, against the descendants of Christ's slayers.

Even in the Middle Ages, however, the commercial instinct of certain Christian races proved too strong for papal arbitrary rulings, and the Italian merchants of Florence openly conducted banking operations. The large business intercourse of Venice, Genoa, Tuscany, Lombardy, etc., with the (then) known world, necessitated transfers of funds by means of bills of exchange, the buying and selling of foreign coins, and, as natural consequences, deposits of money for safe keeping and loaning purposes. Venice, as far back as 1150, possessed a sort of transfer office for its national debt, and from it grew the famed **Bank of Venice**, which lasted and prospered until the Republic of the Doges, the Queen of the Adriatic, was suppressed by the victorious Bonaparte, (1797).

Next, in the chronological order, as a Bank of European reputation comes the **Bank of Amsterdam**, founded in 1609 for a purely commercial purpose, unfettered with any governmental obligations. It even professed not to lend out any part of the specie entrusted to its keeping, but to retain in its coffers all that was inscribed on its books. Its credit, on that very account, was so strong and far reaching that the paper of the Bank of Amsterdam was considered, the world over, as the equivalent of coin. This good faith toward depositors was kept up until the second half of last century, when the managers, violating their oaths of office, secretly lent part of their bullion to the Dutch Government and the East India Company. In 1790, a first run on the Bank was stopped by its retaining 10 per cent of all deposits and returning only deposits over and above 2,500





THE BANK OF ENGLAND.



florins. Four years later, the final crash occurred, more than 10,500,000 florins of the depositors' money having been absorbed by loans to the government, repudiated by the French conquerors.

We come now to the greatest institution of the kind ever in existence, to the world' renowned bulwark of the British business world, the Bank of England.

**Bank of England.**—Banking was not introduced into England until the Seventeenth century, when it began to be undertaken by goldsmiths in London, who seem to have received their ideas from methods already in vogue in Holland. They were also called "lombards," doubtless on account of the banking business tracing its origin to Lombardy, in Italy; "Lombard" street, where their stores and strong-rooms were mostly found, is still in existence and the center of London's banking business.

Messrs. Childs & Co., of Temple Bar, and the house of Messrs. Hoare, in Fleet street, still survive as the only private Banks in London which were established previous to the Bank of England.

The origin of this great corporation (familiarily known as the "Old Lady of Threadneedle Street") is closely connected with the overthrow of the old Stuart dynasty and the real dawn of the English parliamentary system of government. When James II., with his incapable advisers, had been driven out of the country (1688), his daughter Mary and her husband, William of Orange, were called to the throne by both houses of Parliament, and began to reign under the names of William and Mary (1689-1694); After Queen Mary's death, her husband was made sole head of the state under the name of William III. (1694-1702). In July, 1694, the government not yet firmly secure against the attacks of the Jacobite party and finding the raising of taxes both difficult and slow, accepted the proposal of a Scotch gentleman, Mr. William Patterson, to loan the Royal Treasury the sum of £1,200,000, provided he and his associates, the lenders of the money, should receive 8 per cent interest on the amount, £4,000 a year as the expense of managing this public debt, and should be granted a charter incorporating them as the Governor and Company of the Bank of England, with full

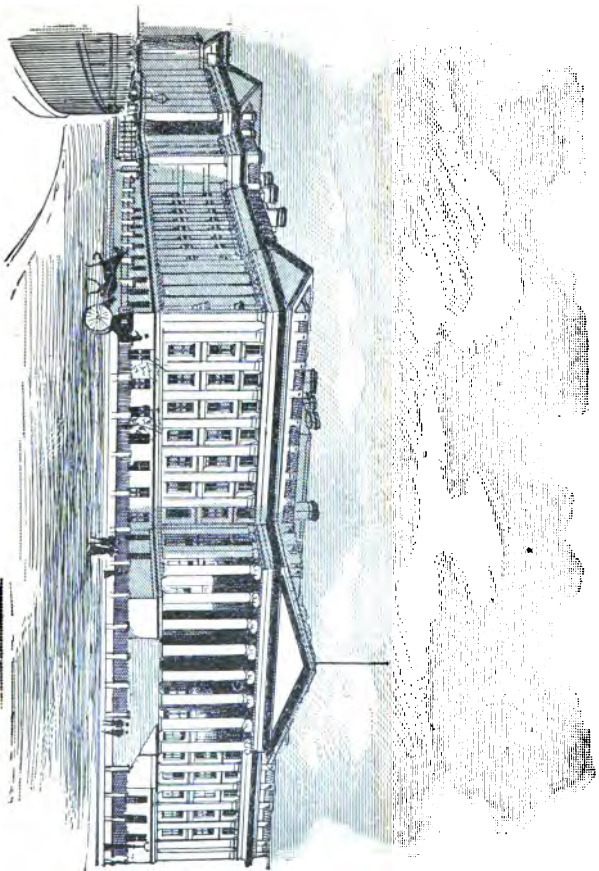
power to undertake almost any enterprise based on dealings in bills of exchange and precious metals, when not otherwise forbidden by special laws. ▲

On the 27th of July, 1694, this charter was granted, and from that day dates the greatest era of prosperity British business interests ever enjoyed.

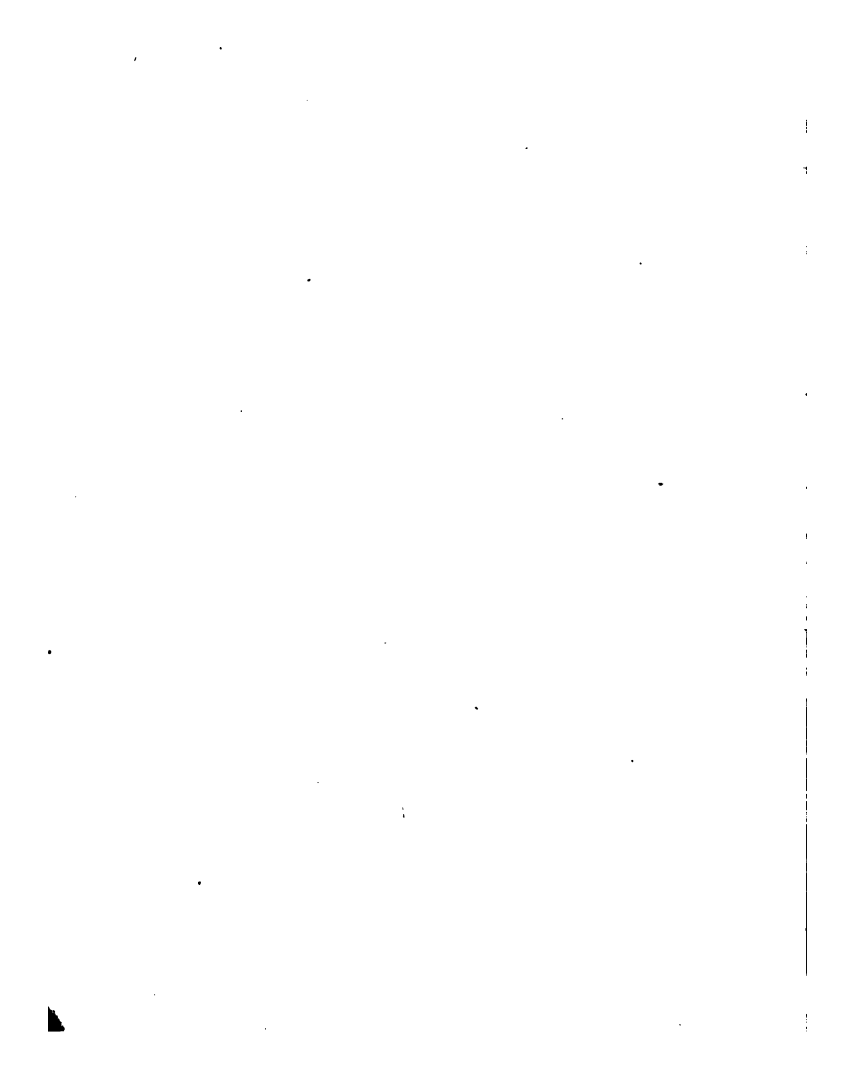
The loan made to the government represented at first the whole capital of the corporation; against it they issued notes payable on demand; but during the great recoinage of 1696 the need of a larger capital was grievously felt, as the Bank had to suspend payment of its notes. From £2,201,171 in 1696, the capital was raised, in 1708, to £4,402,342, most of it, however, loaned to the government at 6 % only, in consideration of the original charter's renewal and of a law prohibiting any other institution issuing bank notes. The latter bill practically shut out all competition until 1826, when the first of the great joint-stock banks was organized. The capital of the Bank of England was gradually increased as follows: In 1727 to £9,000,000, in 1746 to £10,780,000, in 1782 to £11,642,400, and finally, in 1816, to £14,553,000, by a stock distribution of 25 % of the reserved profits. This is the present capital. The face value of the shares is £100; their average market value in 1895 was £333, and the dividend accruing to each share was £8 5s. At the same date (October, 1895) the notes in circulation amounted to £26,188,740; the unemployed notes to £19,833,755. Mr. Albert George Sandeman, Governor, is assisted by a Deputy Governor and twenty-five Directors elected by the stockholders among the great London merchants.

The owners of stock to the value of £500 are entitled to vote for directors. The Governor must own stock to the amount of at least £4,000, the Deputy Governor £3,000, and each Director £2,000. The Directors and Governors meet Thursday of each week in the "Bank Parlor," where the dividends are declared and the rate of discount announced, a point of great importance to the money market, and which has often averted financial disturbances.

The rate of discount charged by the Bank since its organization has varied from 10 to 2 % per annum, while the dividend rate paid to stockholders has been from 11½ to 4 % per annum.



UNITED STATES TREASURY BUILDING, WASHINGTON, D. C.



Many violent fluctuations in the Bank's discount rate have come to notice, as for instance in the year 1873, when twenty-four changes were made, varying from 3 to 9 %, but, during the greater part of the year 1894, the rate remained steadily at 2 %.

The Bank of England, besides having two branch Banks in London, has nine others in different parts of Great Britain. The people employed in this great institution number about one thousand, who receive liberal treatment and fair compensation for their services; all those who have served faithfully for a certain length of time are pensioned; if any employe be ill he is attended by a physician at the bank's expense, and in years of exceptional prosperity the clerks receive extra pay for their services.

There is an extensive library in the Bank for the use of the clerks, and within its walls a fine, well-kept garden.

The Bank, besides issuing notes, carries on the business of an ordinary Bank, receiving deposits, discounting bills, making loans, etc. A large cash balance belonging to the government is always in its hands, and on this a profit is made. The Bank, for its services in managing the national debt—which, funded and unfunded, amounts to nearly £800,000,000—keeping the books, attending to transfers, receiving taxes, etc., is paid £212,000 a year. A very large amount of bullion is kept in its vaults. The gold is in bars, each weighing sixteen pounds, while the silver is in pigs and bars, or in bags of coin. By far the greater portion of paper currency of the realm is issued by this Bank, the notes of which are a legal tender everywhere in Great Britain, save at its own counters. The paper upon which these notes are printed is of peculiar texture, and, together with the printing, is more difficult to counterfeit than our United States currency. When a note that has been issued is returned to the Bank it is immediately canceled; thus new notes are constantly issuing to replace those that come in.

**The Bank of France.**—This Bank, in some respects larger than the Bank of England, and governed in just such a conservative spirit, was founded in 1800, but was not placed on a solid and well-defined basis till 1808.

Its capital, which was originally fixed at 30,000,000 francs, has been increased on several occasions till it now amounts to

182,500,000 francs, consisting of 182,500 shares of 1,000 francs each, selling freely at about 4,000 francs.

Since 1806 the Bank has enjoyed the exclusive privilege of being the only institution in Paris entitled to issue notes payable on demand, and it is now the only authorized issuer of such paper in France, the departmental Banks of issue having been absorbed by the Bank of France in accordance with the decrees of April 27-May 2, 1848.

The management of the Bank of France is vested in a board of twenty-one members, consisting of a Governor and two Sub-Governors, appointed by the French Government, and fifteen Directors and three Censors, elected by the shareholders. The revolution of 1848, which drove the Bourbon-Orleans King out of the country, brought the Bank into a situation of extreme danger. It had to make large advances to the Provisional Government and the city of Paris. To prevent the total exhaustion of the Bank's bullion resources, it was authorized to suspend cash payments, its notes being at the same time made legal tender.

Its help to the country during the disastrous war of 1870-71 was highly generous and patriotic. During a short period the Bank had to issue notes of small denominations (5, 20 and 50 francs) which were willingly accepted by the people, without discount, instead of specie. They have since been all redeemed.

Being a Government institution, the Bank is obliged to open an account with any respectable party who desires to deposit funds, for which service it is not permitted to charge, deriving its revenue from such accounts solely through the use of the funds left on deposit and for the use of which it pays no interest.

Since 1817, this great institution has established branches in different parts of the country, till there are now about ninety in existence in the principal cities of France.

The Bank of France has power to issue bank notes to the extent of 4,000,000,000 francs. Its present currency circulation is about 3,488,000,000 francs. To redeem its paper obligations there is held in the Bank a reserve fund consisting of gold and silver to the present amount of nearly \$650,000,000. The Bank redeems its notes with either gold or silver, at its option. It



uses the privilege to the extent of always paying silver coin to those persons who are threatening to take the coin abroad, when such a course will best subserve the financial and business interests of France. When redeeming its notes it usually pays the coin of which it has the largest amount, hence its ability to carry along, on a parity, about \$250,000,000 in silver, \$400,000,000 in gold, and nearly \$700,000,000 in paper currency.

The other prominent Banks of Europe will be found enumerated in the following table. They have all been established during this century.

**Specie Holdings of the Largest Banks of the World.**—The returns for all these banks is of date February 10, 1896, except the Bank of Italy, which is dated January 20, and the Bank of Russia, whose return is dated December 16-28, 1895. The Bank of England reports its gold only, not considering silver at all. The Imperial Bank of Germany and the Belgian National Bank do not report gold and silver separately.

|                            | <i>Gold.</i>  | <i>Silver.</i> | <i>Total.</i> |
|----------------------------|---------------|----------------|---------------|
| Bank of England.....       | \$243,987,875 | \$.....        | \$243,987,875 |
| Bank of France .....       | 391,151,100   | 248,500,000    | 639,651,100   |
| Imp. Bank of Russia..      | 351,560,000   | 44,075,000     | 395,635,000   |
| Imp. Bank of Germany ..... | .....         | .....          | 238,055,000   |
| Austro-Hungari'n B'k       | 123,984,500   | 64,014,500     | 187,999,000   |
| Bank of Spain.....         | 40,022,000    | 50,550,000     | 90,572,000    |
| Bank of Italy.....         | 60,125,000    | 10,125,000     | 70,250,000    |
| Netherlands Bank....       | 15,248,000    | 34,243,000     | 49,491,000    |
| Belgian National B'k. .... | .....         | .....          | 19,849,200    |

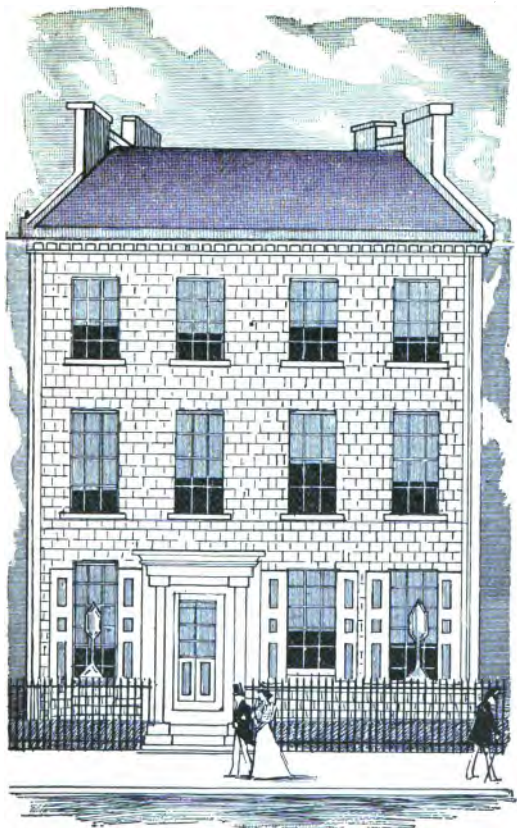


## History of Banks and Banking in the United States.

The purpose of this short sketch is to relate the successive attempts made in Colonial and Revolutionary times as well as in more recent days, especially since the creation of our present National Bank system, to establish the Banking business in this country on a solid and reliable foundation. Of course private banks are not mentioned, as the main question it is desired to ventilate is that of bank-note circulation, the extent to which it ought to be allowed and the nature and amount of bullion or other reserves that must be kept constantly on hand to protect the good name of the bank and the current value of its notes. The Colonies, the States, the National Government passed through many experiments, some of them very costly, before was reached a harbor of comparative security. Even now the currency question in the United States is far from settled and belongs to the topics most actively discussed in business and political circles. Many ascribe to it the "hard times" that began in 1893 and are, unfortunately, not over yet in 1896; and it is certain that the fact of our government partly usurping the functions satisfactorily assumed in Europe by such institutions as the Bank of England, the Bank of France, etc., has allowed such financial crises, as we are suffering from periodically, to jeopardize, from time to time, the business interests of our rich and ever prospering country. On that account, and on many others, it would seem that every one desirous of making banking his life profession ought to be made acquainted with the main events of public banking in this country from early Colonial times to the present day, and that the subject is also bound to be of interest to the general public.

### I.—COLONIAL BANKS AND EARLY STATE BANKING.

**Massachusetts.**—In 1741 a Bank calling itself "The Land Bank" began issuing notes without a charter, as none at that



**AN OLD-TIME BANK BUILDING.**  
**The Bank of North America, Philadelphia (as it was).**



time was necessary. In vain did Governor Belcher, who foresaw the great danger of allowing notes without real guarantee being foisted upon the public, ask the General Court of the Colony to interfere and stop the issuing of this unprotected paper. The people, delighted with this sudden inflation in currency and the facility with which the Bank's money (?) was loaned out, resisted the Executive's wise warnings, almost to the point of riot. Parliament, appealed to by the Governor, extended to the Colonies the prohibitions and penalties of the Anti-Bubble Act, promulgated at the time of the nefarious South Sea Bubble. This gave the holders of notes of the Land Bank—the value of which was represented by depreciated real estate—an immediate right of action against every partner or director for the full amount of the notes. The ire of those gentlemen was aroused, and, by intrigues and forgeries, they managed to unseat Governor Belcher. In spite of all, however, the Land Bank had to go into liquidation in 1742 and everybody connected with it was ruined. As late as 1768 the liquidating operations were dragging along. Banks of similar character were founded in Essex county, in Middlesex and in the town of Scituate; they all collapsed.

**Connecticut.**—A Bank of issue was organized in 1732 in New London.

**South Carolina.**—A Bank of issue began operations in Charleston in 1775.

**New York.**—The Bank of New York, fathered by the famous Chancellor Livingston, began business without a charter in 1784—a charter was granted it in 1791. It issued notes, but made no loans on real estate security; it was most conservatively governed—Hamilton and Van Buren being stockholders in their days—and is still doing a thriving business.

The Manhattan Company obtained, in the last years of the eighteenth century, a charter from the New York Legislature to supply New York City with pure water, with a special clause in the charter authorizing it to use any funds, not employed in the water works, in any "moneyed transactions not inconsistent with the Constitution and Laws of the United States." This practically amounted to a Bank charter, so much so that, in 1840, the

Manhattan Company's business was banking and nothing else. It is very prosperous to this day.

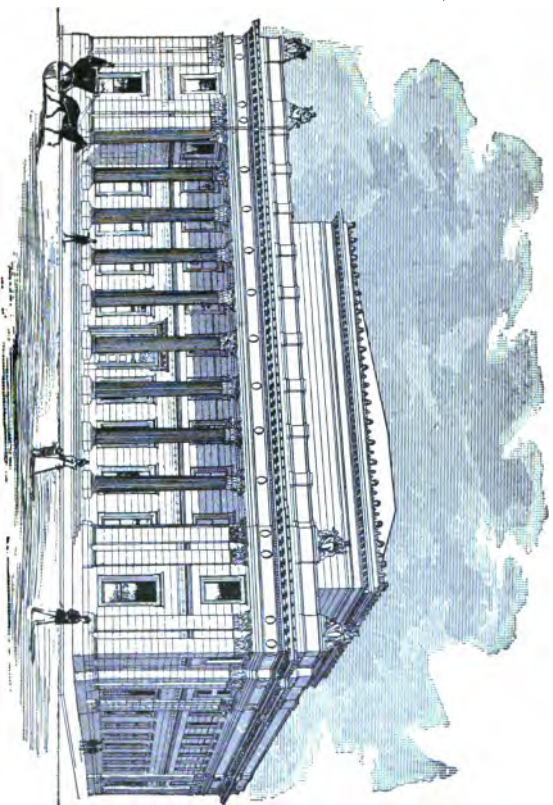
Among the famous New York Banks created during the first quarter of this century were included the **Merchants' Bank** (1804), and the well known **Chemical Bank** (1825), which began as the "Chemical Manufacturing Company." In 1819, there were, in New York State, thirty-three banks in operation, when occurred the first failure. Down to 1830 there were forty-three Banks and only eight failures altogether.

In 1838, the New York Legislature passed a free Banking Act.

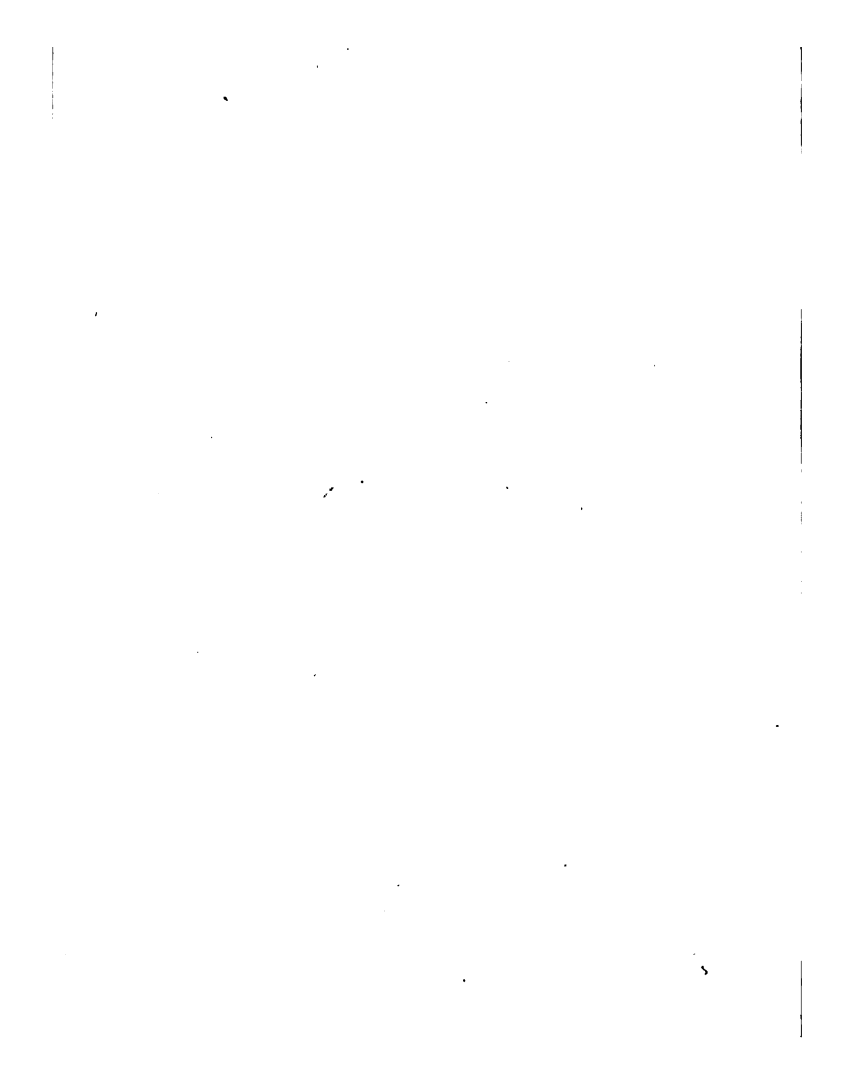
**Pennsylvania.**—The **Bank of North America**, of Philadelphia was founded by Act of Congress in 1782 and rendered great service to the Revolutionary cause. Robert Morris, Washington's Superintendent of Finance, was instrumental in creating this institution which provided for the most urgent needs of the Government. Later the Bank of North America operated on a Pennsylvania Charter, repealed by political intrigues in 1785, but renewed with increased power in 1787. When it joined the National system it obtained from Secretary Chase the unique favor of keeping intact the old name of Bank of North America without the statutory addition of the word "National."

**'South Carolina.**—The **Bank of South Carolina** was started by act of the Legislature in 1812; its capital being furnished by the State, which stood sponsor for all its acts and drew upon its resources whenever it felt like it. The Bank, having a monopoly of the circulation of notes, made a great deal of money. In 1848 an official report showed that the Bank had handled enormous sums of money, and while sustaining the State credit and issuing as high as \$1,460,000 of bank notes, had never suspended specie payment. It went through the war without faltering, and yet in 1870—one year before its charter expired—it was put in liquidation by the Legislature. It could boast of a succession of exceptionally good, honest, capable managers, and its career was an honor to the State.

Many other State Banks could be mentioned which did business either with monopolistic charters or as direct representatives of the States that created them, or simply as private cor-



**A MODERN BANK BUILDING.—THE ILLINOIS TRUST AND SAVINGS BANK, CHICAGO.**





porations organized under the laws then existing. The **State Bank of Indiana** was one of the most successful among them, and the name of Secretary of the Treasury McCulloch was for years connected with it, to the honor of both. In 1857, all Banks in the United States suspended payment, except the Chemical Bank of New York, the Kentucky Banks and the State Bank of Indiana.

But we must limit ourselves, as space is precious in a Handbook of this kind, and we will close these historical remarks by just adding some facts, generally forgotten nowadays, concerning the two attempts made, early in this Century, to organize and preserve, as a permanent institution, a Bank based somewhat on the principles of the Bank of England and the Bank of France.

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## II.—THE TWO "BANKS OF THE UNITED STATES."

Alexander Hamilton, Washington's Secretary of the Treasury, was instrumental in creating the first "Bank of the United States," chartered by Congress in 1781. The capital was \$10,000,000: \$8,000,000 of which was subscribed by the public in one day, paid, part in cash, part in 6 % Government obligations. The United States subscribed the balance, paying it in ten annual installments, with interest at 6 %, and preserved the right of inspecting the Bank's affairs, whenever it cared to. The Bank was permitted to issue notes up to the total amount of its assets. Curiously enough, the deposits were included in the assets as far as the limit to the issuing of notes was concerned.

The Bank was such a great success that, in 1809, it was officially reported that the United States had sold out their shares with a profit of \$671,860, besides receiving 8 % yearly dividends. The circulation was small, the assets enormous and the Bank had not dealt in real estate loans or such slow-realizing assets. The charter was to expire in 1811, and the two parties in presence at the time, the Federalists and the Republicans, took issue concerning its renewal, the latter having steadily protested since Washington's days against any Bank being chartered by Congress. War with England and perhaps France was in the near

contingencies, and Secretary of the Treasury Gallatin recommended the renewal of the Bank's charter with a capital increased to \$30,000,000. provided it would lend three-fifths of its capital to the Government in case of need. Jefferson headed the bitter fight against Gallatin's plan and the Bank charter renewal. The fact that a large number of shares of the Bank were held in England helped its adversaries to make out a pretended case of anti-patriotism against this institution. Henry Clay was among the strongest opponents of the institution. On the 20th of February, 1811, on a tie vote in the Senate upon the motion passed by the House by a majority of one not to renew the charter, Vice-President Clinton gave the casting vote against the Bank, which went forthwith into liquidation. It paid the stockholders \$434 for each \$400 share. The country went to war depending upon State Banks for the needed resources, and of these, all but a few suspended specie payment in September, 1814. During that short period (1811-1814) which ended in a calamitous financial crisis, over 120 Banks were chartered by the States and proved themselves unworthy of the confidence granted them by the public. Their notes were issued broadcast, and, beginning by losing from their par value, they gradually became totally worthless.

As early as October, 1814, Secretary of the Treasury Dallas recommended the creation of a new Bank of the United States with a capital of \$50,000,000, but the first scheme was vetoed by President Madison in the form given it by Congress. The next year a similar plan, vigorously urged by President Madison, Secretary Dallas, Webster, Calhoun and other prominent Congressmen and Senators was passed by both houses and signed by the President April 10, 1815. It provided for another United States Bank, with \$35,000,000 capital, one-fifth subscribed by the Government. A bonus of \$1,500,000 was paid the United States for the granting of the charter. Special provisions were made against foreign stockholders voting their stock.

The new Bank, through terrible mismanagement and especially through the nefarious practice of loaning as much as 120 % of the face value of the stock to shareholders, with the aid bank stock as the collateral, became practically insolvent

in 1819, being kept up only by means of deposits of public moneys. After a strict Congressional investigation, the shareholders were compelled to pay back, in installments, the loans they had obtained on bank stock. Langdon Cheves of South Carolina, became President of the Bank and his wise and firm measures put it back on a sound basis.

It had grown both rich and powerful, whilst doing the country an immense amount of good by acting as the "Regulator of Currency" and keeping State Banks in constant awe of its retributive justice on all offenders, when President Jackson began, in 1829, his famous advance campaign against the renewal of its charter. From a mere financial question, the debate grew to the dimensions of a political and party question of the most virulent kind. At that time, under the presidency of Nicholas Biddle, the United States Bank's average loans and discounts reached \$40,000,000 and its annual profits \$3,000,000. It had hundreds of employes and branches all over the country. On that account it did exert much political influence, and it had not been used in favor of Andrew Jackson or his friends; hence the war which was ceaseless by the President and his personal advisors—dubbed at the time his "Kitchen Cabinet"—against the great United States Bank. Henry Clay, elected Senator of Kentucky in 1831, took a strong position in favor of the renewal of the charter, and the Bank gradually allowed itself to be involved deeper and deeper into intrigues and even open warfare against President Jackson, especially when the time came for his re-election. The consequences were, first the withdrawal of Government deposits, and next, in 1835, the giving up of all hopes of a second charter before the expiration of the original one, due in 1837.

But instead of going into liquidation, as its predecessor had done, the second United States Bank was transformed into a State Bank, under a charter granted by the Pennsylvania Legislature. Soon forsaking its prudent, conservative ways, it grew into a speculative concern, using its large credit in such wild ventures that it joined the list of suspended banks during the panic of 1837; it suspended again in 1838, and a third and last time in 1841, its liquidation being protracted during fifteen years and leaving President Biddle a totally ruined man, in

pocket, reputation and brains. Thus ended miserably the second attempt to establish in this country a "Regulator of Currency," a well-constructed machine like the great European concerns, able to rule domestic and foreign exchange and to ward off, to a great extent, the evil consequences of bad financiering.

Left to themselves and without the Mentor the firm hand of whom had held the brake and prevented many an ill-managed vehicle from going to smash, the States' Banks—many of them at least—when allowed to do so by their respective State laws, began and soon ended careers of wild issuing of notes and granting of loans on inconvertible collaterals, real estate, etc. This was the era of "Wild Cat" circulation which did the business of the country such incalculable harm, but was finally stopped by the Act of Congress imposing a tax of 10% on all bank note circulation not regulated in accordance with Secretary Chase's great and successful plan of National Banks.

### III.—OUR PRESENT NATIONAL BANK SYSTEM.

The bill creating, in a crude form, our National Bank System was introduced in the Senate by John Sherman and finally adopted by both Houses and signed by President Lincoln, Feb. 25, 1863. The first Comptroller of the Currency in charge of its working—an office created by said law—was Hugh McCulloch, of Indiana. He soon realized the defects of the original bill and a new law—the one now in force—was passed June 3, 1864, one of the leading changes being that clause which forbade National Banks to make loans on real estate security.

Here are the leading features still in force for the organizing and proper working of a National Bank.

1. The head of the whole system is the Comptroller of the Currency, ruling over a special Bureau of the Treasury Department.

2. This official may or may not grant a certificate to not less than five persons of good character associated for the purpose of opening and operating a National Bank. Terms of certificate: twenty years, renewable for an equal period, under approval of the Comptroller.

3. The capital of the Bank must be not less than \$50,000, and

such a small capital is accepted only in cities of less than 6,000 inhabitants. In cities between 6,000 and 50,000 inhabitants, the capital must be not less than \$100,000. Above 50,000 population, the capital must be \$200,000 or more. One-half of the capital is to be paid down on organizing; the balance at the rate of 10 % monthly until fully paid up.

4. The Stockholders are liable for the debts of the concern to an amount equal to the par value of their shares, in addition to the original investment. In other words, for every \$100 paid in they are liable for another \$100.

5. Every Bank, with a capital of less than \$150,000, must deposit with the United States Treasury, United States Bonds equal to one-fourth its capital stock, drawing, of course, interest on these bonds. Banks with a capital of \$150,000, or more, need only deposit \$50,000 in United States Bonds. These deposits have to be made whether or not the Bank issues notes.

6. Each Bank may receive circulating notes bearing its own corporate name but manufactured by the United States Bureau of Engraving and Printing and signed by United States officials (besides the Bank President and Cashier) to an amount not exceeding 90 % of the par value of the bond deposit mentioned in the preceding paragraph, not exceeding 90 % of their market value, nor exceeding 90 % of its total capital. The bonds, in excess of the proportion mentioned above, may be withdrawn by banks by cancelling and returning to the Treasury their circulating notes or paying in cash for them. No bank-note smaller than \$5 may be issued.

Besides this deposit of United States Bonds, each Bank has to keep on deposit, in the United States Treasury, lawful money equal to 5 % of its circulation as a redeeming fund.

7. National Bank notes are receivable for all dues to the United States, except duties on imports, and are payable for all debts owing by the United States, within their limits, except interest on National debt and redemption of National currency. This is why National Bank notes are said not to be technically "legal tender."

8. In certain large cities, called "reserve cities," the National Banks doing business therein have to keep a reserve in lawful money equal to 25 % of their deposits. In all other cities 15 %

reserve is held sufficient, and three-fifths of this 15 % may be represented by deposits in banks designated by the Comptroller and located in the "reserve cities." Outside of the legal reserve, 10 % of the yearly profits must be carried to the surplus fund until it reaches 20 % of the capital stock.

9. The business of National Banks is limited by law to receiving deposits; dealing in coin, bullion and exchange; discounting notes, drafts, etc.; loaning money on personal (not real) security and issuing circulating notes in accordance with the above rules. They may not deal in or own real estate, except such as is needed for their business, or is bought out of their net, undivided profits, or comes to them through failure of debtors of the Bank.

10. A National Bank is forbidden (a) to lend more than 10 % of its capital to one person, firm or corporation; (b) to lend money on the security of its own stock; (c) to permit any part of its capital to be withdrawn; (d) to allow its capital, when impaired by bad debts, etc., to remain incomplete for more than three months; (e) to certify a customer's check for more money than he has on deposit.

11. National Banks pay a Government tax of 1 % on their circulating notes. Notes of Banks other than National are liable to a Government tax of 10 %, thus practically shutting out these institutions from issuing notes.

12. At least five full yearly reports as to its condition must be rendered to the Comptroller of the Currency by each National Bank. United States Bank Examiners must be allowed into the Banks at any time to examine them, in their own way, according to law and the Comptroller's instructions.

13. In case of failure, the Comptroller has full sway over the Bank's affairs, appointing receivers, ordering dividends paid to creditors, calling for pro-rata assessments from the stockholders, etc. He needs no power from the courts.

14. The cancelling of a large amount of our National debt has had the natural consequence of reducing the amount of the National Bank currency guaranteed by these bonds. From Jan. 14, 1875, to October 31, 1894, the net shrinkage amounted to \$145,214,559, leaving only a little over \$200,000,000 of National

Bank notes in circulation. During the same period, however, the number of National Banks increased considerably, as did the population and business of the country. Comparing the same year, 1875, and 1894, we have:

Number of Banks; in 1875—2,047 banks with \$497,864,833 capital and \$134,123,649 surplus. In 1894—3,755 banks with \$672,951,450 capital and \$246,001,328 surplus.

15. The huge amount of business done by these very satisfactory factors in the business of the country is better illustrated by the following table, from a report of the Comptroller of the Currency, showing the number of banks, their total receipts, and the percentage of checks included in such total, in twenty-three principal cities and elsewhere, on one given day in 1892 (September 15):

| CITIES.                        | No. of Banks. | Receipts.      | Percentage of Checks. |
|--------------------------------|---------------|----------------|-----------------------|
| New York.....                  | 48            | \$ 130,976,963 | 92.36                 |
| Chicago.....                   | 21            | 25,078,114     | 94.52                 |
| St. Louis.....                 | 8             | 2,390,070      | 87.83                 |
| Boston.....                    | 55            | 27,339,245     | 93.11                 |
| Albany.....                    | 6             | 1,175,496      | 95.33                 |
| Philadelphia.....              | 41            | 23,369,882     | 93.92                 |
| Pittsburg.....                 | 26            | 4,102,424      | 90.02                 |
| Baltimore.....                 | 22            | 4,836,972      | 82.46                 |
| Washington.....                | 12            | 940,470        | 66.65                 |
| New Orleans.....               | 9             | 1,498,735      | 87.16                 |
| Louisville.....                | 9             | 950,421        | 91.86                 |
| Cincinnati.....                | 12            | 6,137,507      | 94.64                 |
| Cleveland.....                 | 8             | 1,835,908      | 92.79                 |
| Detroit.....                   | 6             | 1,658,194      | 91.82                 |
| Milwaukee.....                 | 3             | 684,552        | 90.93                 |
| Kansas City.....               | 9             | 4,168,021      | 93.46                 |
| St. Joseph.....                | 4             | 610,775        | 91.63                 |
| Omaha.....                     | 9             | 3,190,258      | 95.76                 |
| Brooklyn.....                  | 4             | 1,124,720      | 81.55                 |
| St. Paul.....                  | 5             | 2,382,940      | 97.00                 |
| Minneapolis.....               | 7             | 2,195,787      | 96.60                 |
| San Francisco.....             | 2             | 510,393        | 83.39                 |
| Des Moines.....                | 3             | 333,440        | 88.40                 |
| Total for the above cities.... | 329           | \$ 247,491,287 | 92.54                 |
| Banks elsewhere.....           | 3,144         | 83,713,926     | 84.91                 |
| Total, United States.....      | 3,473         | \$ 331,205,213 | 90.61                 |

## The Inner-Workings of a Bank.

### I.—ORGANIZATION OF A BANK.

The organization of a Bank under a general law, either National or State, is a very simple matter. Articles of Association are drawn up in accordance with the Statute of the State or Act of Congress. In either, the form is nearly always prescribed. These articles recite: First, the title of the proposed bank; second, the amount of its capital stock, the number of shares into which it is divided and the amount of each. Usually these articles contain the names of the first Directors, and are signed by them, the act of subscription including their election. Each subscriber to the capital stock places opposite his name the number of shares he desires. When the capital stock is all taken up, a certificate of organization must be filed with the Secretary of State, and a certified copy thereof with the Clerk or Recorder of the county in which the Bank is located. Generally a publication of the Articles of Association is made necessary by State law.

**Board of Directors.**—The general control and government of all the affairs and transactions of a Bank are with a Board of Directors, consisting of not less than five persons, who are elected annually at a meeting of the stockholders. They receive no compensation for their services, and very rarely devote much time to the Bank's affairs, but are required to know all that is being done beyond the merest matter of daily routine. These Directors are usually selected from among the wealthiest stockholders, for their business experience, their standing in the community and consequent influence in gaining business for the Bank. In most Banks the Directors pass on the merits of the paper offered for discount, although in some banks this is left almost entirely to the Cashier or President.

**The President.**—The President is elected by the Board of Directors. Being invariably a member of the Board, he usually



presides over all their meetings, and is considered their most direct agent. The Directors usually look to the President for their knowledge of the transactions of the Bank, and his vote or advice settles most of the questions of bank policy that come before the Board. They also too frequently depend upon him for an explanation of the "Bank Statement." Hence the Bank President should be, and if successful must be, a man of approved and tried character, of good education, having a large fund of general knowledge, keen sagacity in observing character, quick in arriving at conclusions and decided in action, with a thorough knowledge of the principles of bookkeeping. A bank statement, for instance, is unintelligible to the ordinary business man. It is simply an accumulation of figures, but to the skilled President it shows not only the actual present condition of the Bank, but all its availabilities to meet both probable and possible contingencies. The successful Bank President must watch the currents of trade, must not only forecast the future, but keep his bank in condition to meet any possible ebb or flow in the financial tides, as he is the personal and moral representative of his Bank. In all legal matters he is the Bank, being plaintiff and defendant in suits at law. Should disaster overtake the Bank, upon his head will rest the heaviest weight of the blame. Also, to attract the proper class of customers, the President should be honorable and high-minded in all his own dealings, and free from speculation of any sort or kind.

**The Cashier.**—The Cashier is the chief executive officer of the Bank, but in the sense of one who transacts the business, not of one who regulates and controls it. He is the President's chief reliance, as to him are committed all the details of the business. In many respects his duties are co-ordinate with those of the President, while the supervision of the clerks and their accounts, the correspondence with other banks and customers, the signing of drafts drawn upon other Banks, in fact, the executive work of the Bank in all its details is his particular department. Like the President, he is elected by the Directors, yet he is often regarded as the more direct representative of the stockholders.

A faithful Cashier has been known to respectfully negative a

vote of his Board of Directors as to the policy of the bank, because he knew that they were wrong. Yet, so far from being discharged, he was afterward rewarded by a vote of approval from the same Directors, after events had proven him right and them wrong. This was, perhaps, an extreme case, and shows the Cashier's responsibility and strength of position, when backed by approved integrity and ability, and the vindication of his wisdom.

The Cashier is the representative of the Bank in its daily dealings with its customers. He needs all the qualifications ascribed to the successful President, with an additional imperturbability that can be ruffled by no amount of faultfinding or interruption. He must have a perfect mastery of accounts, so that his eye can comprehend a page at a glance of any book or record kept by the Bank. He cannot be expected, in a large Bank, to examine and prove all the separate entries and accounts, but he can and must compare the footings of proof sheets with the general ledger.

In many banks the Cashier is the only active officer, and upon him depends the success or failure of the whole institution.

In brief, the duties of the Cashier are as follows: To keep the funds, notes, bills, and other choses in action of the bank, to be used from time to time for the exigencies of the Bank; to receive directly and through subordinate officers all moneys and notes of the Bank; to surrender notes and securities upon payment; to draw checks; to withdraw funds of the Bank on deposit; and, generally, to transact, as the executive officer of the Bank, the ordinary routine of business.

**The Paying Teller.**—One of the most important and responsible positions in a Bank is that of Paying Teller. As his title implies, he is the one delegated to pay out moneys; he is the disbursing officer of his institution, and has charge of the cash, or at least that portion necessary for the immediate transaction of the Bank's business, which, in a large institution, usually amounts to hundreds of thousands of dollars, and not infrequently enters into the millions.

The Paying Teller's duties are so clearly defined as to make his position one of the most desirable in the Bank, for it is the

\$60\* Chicago Jan. 2, 1895 No 796  
 Illinois Trust & Savings Bank  
 Pay to the order of James Thompson \$60.<sup>50</sup>  
 Sixty and 50/100 Dollars  
 Charles H. Gordon

A BANK CHECK.

\$60\* Chicago Jan. 2, 1895 No 796  
 Illinois Trust & Savings Bank  
 Pay to the order of James Thompson \$60.<sup>50</sup>  
 Sixty and 50/100 Dollars  
 Charles H. Gordon

A CERTIFIED BANK CHECK.

Paul H. Jennings or order  
 John W. Jones  
 Pay to the order of the  
 Brown & Jones Co.  
 Wm. Jennings  
 PAY TO THE ORDER  
 OF THE  
 CHICAGO NATIONAL BANK  
 THE BROWN & JONES CO.  
 PER Henry Brown  
 PRES.

ENDORSEMENTS ON BACK OF BANK CHECK.

## BANKING STATISTICS OF PRINCIPAL COUNTRIES OF THE WORLD.

| COUNTRIES.        | Capital.      | Deposits.     | Total.         | Per<br>Capita. | Amount<br>of<br>Issue. | Specie<br>in<br>Safe. | Specie Ratio. |
|-------------------|---------------|---------------|----------------|----------------|------------------------|-----------------------|---------------|
| Argentina Rep.... | \$ 60,000,000 | \$ 85,000,000 | \$ 145,000,000 | \$ 40.00       | \$ 220,000,000         | \$ 25,500,000         | 9             |
| Australia.....    | 130,000,000   | 540,000,000   | 670,000,000    | 185.00         | 27,000,000             | 96,500,000            | 357           |
| Austria.....      | 225,000,000   | 510,000,000   | 735,000,000    | 19.00          | 217,500,000            | 107,500,000           | 50            |
| Belgium.....      | 55,000,000    | 95,000,000    | 150,000,000    | 25.00          | 76,000,000             | 22,000,000            | 29            |
| Canada.....       | 65,000,000    | 135,000,000   | 200,000,000    | 40.00          | 31,500,000             | 7,000,000             | 22            |
| Denmark.....      | 10,000,000    | 105,000,000   | 115,000,000    | 58.00          | 22,000,000             | 15,500,000            | 70            |
| France.....       | 700,000,000   | 640,000,000   | 1,340,000,000  | 35.00          | 605,000,000            | 505,000,000           | 84            |
| Germany.....      | 425,000,000   | 730,000,000   | 1,155,000,000  | 25.00          | 320,000,000            | 295,000,000           | 91            |
| Great Britain.... | 1,420,000,000 | 3,130,000,000 | 4,550,000,000  | 120.00         | 195,000,000            | 140,000,000           | 70            |
| Italy .....       | 125,000,000   | 415,000,000   | 540,000,000    | 18.00          | 215,000,000            | 70,000,000            | 33            |
| Netherlands.....  | 70,000,000    | 30,000,000    | 100,000,000    | 22.50          | 86,000,000             | 53,000,000            | 61            |
| Norway. ....      | 25,000,000    | 5,000,000     | 30,000,000     | 15.00          | 12,000,000             | 12,500,000            | 104           |
| Portugal.....     | 30,000,000    | 20,000,000    | 50,000,000     | 11.00          | .....                  | .....                 | ...           |
| Russia.....       | 210,000,000   | 320,000,000   | 530,000,000    | 6.00           | 615,000,000            | 165,000,000           | 26            |
| Spain .....       | 105,000,000   | 80,000,000    | 185,000,000    | 14.00          | 147,500,000            | 47,500,000            | 32            |
| Sweden.....       | 45,000,000    | 75,000,000    | 120,000,000    | 26.50          | 31,500,000             | 13,500,000            | 42            |
| Switzerland ..... | 30,000,000    | 60,000,000    | 90,000,000     | 30.00          | 31,000,000             | 19,500,000            | 63            |

most independent, being absolutely free from interference by any other clerk. Not even an officer of a large Bank would think of interfering with this clerk's duties, except on complaint of a depositor, who may or may not have had reason for complaint.

It must not be inferred from these remarks that the transactions occurring with the Paying Teller are not fully looked into, for in no other position is the work of an employe more carefully examined, both by the officers and certain clerks. In fact, one of the most complete checks is that upon the Paying Teller, whose every voucher for payment of funds must eventually go to some other employe of the bank for entry, he being allowed to make no entry upon the Bank's books, save upon that of his own cash book.

The Paying Teller's cash book is a book kept in the simplest manner. In it is recorded the amount of each transaction of a day's business so that he may be able to balance his cash independently. During the day, usually at the commencement of business, the Receiving Teller, the Note Teller, and all others authorized to receive moneys for the Bank, are required to turn over to the Paying Teller the moneys on hand at the close of business the preceding day, for which they receive credit upon the cash book of the Paying Teller; nearly all of such moneys being presumably in shape for immediate payment to depositors and other creditors without further count. Some of the most careful Banks are now requiring the Paying Teller to count all moneys before paying out same, which, in principle, is correct, as it not only gives to the one turning over the money an immediate and absolute receipt, but makes the Paying Teller confident of the contents of each package paid out; it, however, often works as a hardship upon him, for he finds little or no time for counting the contents of packages during business hours, thus requiring him to labor much longer than the time he is supposed to be at his wicket. At various times during the day he also credits the different receivers with the amount of checks and vouchers deposited in and drawn upon the Bank, charging the same after final payment by him to their special departments.

Thus it is seen that the keeping of a Paying Teller's cash

book is indeed a simple matter, although on a busy day much time is required to make the many necessary entries, as bulk work is not advisable and rarely indulged in, for in case of a mistake the error would be much more difficult to locate. Providing no mistake has been made during the day, either upon the cash book or in the paying out of funds, the balancing of the cash is an easy task. The sum total of cash on hand, together with the amount of debits charged the various departments of the Bank, including all checks, drafts and other cash items paid over the counter must equal the amount of cash on hand at the beginning of business, together with the amount of credit certified check items (and any other credit items, such as exchange or discount, which may have been charged for the cashing of outside checks), plus the amount of debit items credited the receivers. The position of Paying Teller requires a man of most excellent judgment, both in ability to read human character and in regard to many important matters upon which he alone must hastily decide; for while the hours required for him to be at the his window are not long, usually from 10 A. M. to 3 P. M., yet, during that time, he is busy with operations that call for precision, quickness of calculation, coolness of mind and concentration upon the work before him. When not engaged in waiting upon people at his window the Teller's time is usually taken in scrutinizing signatures upon checks paid through the Clearing House, passing upon peculiar indorsements and deciding other matters of much importance.

The Paying Teller passes upon the signatures of all checks drawn upon the Bank, and is alone responsible for their genuineness, a most wearing task in a large institution where several hundred checks must be passed upon in a very brief space of time.

The Teller should know the approximate amount of money to the credit of each depositor at all times, although balance sheets and books can be consulted in case of need. Three questions are instinctively asked by the Teller in regard to each check presented at his window for payment: when made *payable to the order of*, viz.: First, is the signature genuine; second, is the drawer's account good; third, is the person presenting the check the one entitled to receive the money upon it. These sug-

gest several classes of people whom it is the Teller's duty to guard against, detect and thwart.

First, the forger. Every Bank keeps a signature book, in which each depositor must write his or her name. To familiarize himself with all the peculiarities of several thousand signatures so as to identify them at sight is no easy task. Yet this the Teller must do, or become the victim of the forger.

Business men are criminally careless of their check books. They leave them open and within sight and reach of strangers. To remove and conceal the peculiar check and enable him to observe the color of ink, style of writing, the order of numbers and the last one used, is not a task too hard for the clever forger to attempt, and sometimes accomplish. If a forged check is cashed, the Bank, and not the man whose name is forged, is the loser. hence the carelessness of many business men in regard to their check book.

The skillful Paying Teller must judge at once, whether the signature is genuine, and in doing it he is guided not only by the signature but the person who presents it, his appearance and all the minutiae of look and action. But forgery may lie not only in the signature but in other parts of the check, as in changing or raising the amount. All this the Teller must be on the alert to detect. The wonder is that in the payment of millions of dollars every day in our cities the forger succeeds as rarely as he does.

Satisfied as to its genuineness, the next thought is, is the account good, has the drawer this amount in the Bank, or if not, will he have it there before closing hours?

Where a Bank has several thousand depositors how is the Teller to know the state of these accounts so as to pay checks without reference to the bookkeeper? Every accomplished Teller has his own way of classifying the regular customers of the Bank in order to assist his memory. One class never give notes. They sell on credit, but buy for cash. The Teller knows that their accounts are always good. No need to refer when one of their checks comes to his notice. Then comes a class of small customers whose accounts are not large but none the less useful, for each has a pride in keeping a few hundred dollars in Bank for emergencies. Another class may be termed medium

customers and are the largest in number. They are dependent upon the Bank for loans, to a considerable extent, but are known as being honest and trustworthy. Fearful of forfeiting the confidence of the Bank, it may be, and proud of having it, they are very careful not to break its rules. The Teller usually pays their checks without specially investigating their accounts, depending largely upon their past record as well as upon their honor and self-interest for so doing.

Another class includes those who bear watching. Conduct themselves as well as they may, be as adroit and regular as they can, the acute Teller, judging from little tricks verging toward dishonor, soon learns to be on his guard and consequently is more cautious in waiting upon this class of depositors.

One of the most bothersome duties of the Teller is the stopping payment upon checks and drafts, for in the majority of instances the checks and drafts upon which payment has been ordered stopped remain out weeks and months, and even years, thus creating a list of stop-payment checks which is appalling, considering the great responsibility which would devolve upon the Teller in case he should pay any of the checks.

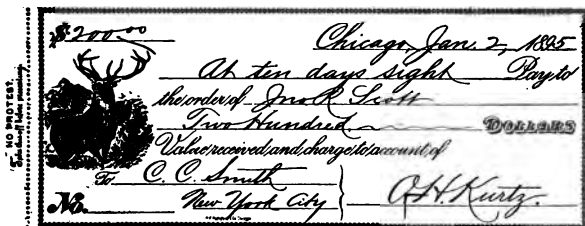
It should not be inferred from these remarks that the Teller is always responsible (financially) in case he pays a check or draft upon which payment has been stopped; for many judges have rendered decisions in favor of the Teller and Bank as against the holder or maker of check or draft, and some judges have gone so far as to state that no one should stop payment upon a check.

When payment is ordered stopped upon a check, the drawer should never issue a duplicate without the consent of the paying bank, but always an original, after satisfying himself (through the taking of a bond of indemnity) that he cannot become a loser by the transaction.

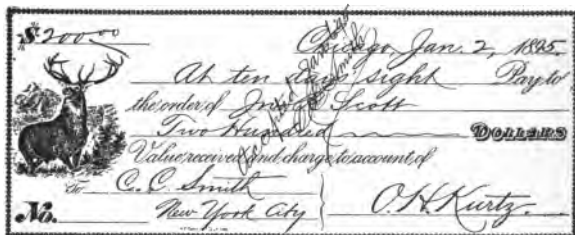
**The Receiving Teller.**—A very important position in the Bank, and one which it is difficult to fill, is that of Receiving Teller, whose special function it is to receive funds.

The one who occupies this arduous position must be a person of good address and have an inexhaustible supply of patience, for he is constantly coming in contact with the Bank's depositors, many of whom are ignorant of bank methods and

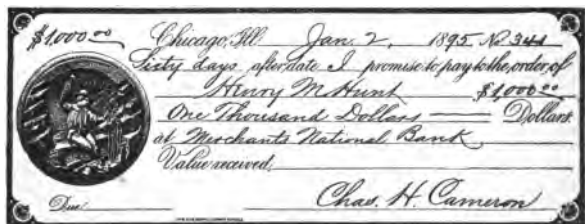




A TEN-DAY DRAFT.



AN ACCEPTED DRAFT.



AN ORDINARY NOTE OF HAND.

**SAVINGS BANKS.**  
**DEPOSITORS AND DEPOSITS IN THE UNITED STATES EVERY TEN YEARS**  
**SINCE 1820.**

| YEAR.     | No.<br>of<br>Banks. | Number<br>of<br>Depositors | Deposits.    | YEAR.     | No.<br>of<br>Banks. | Number<br>of<br>Depositors | Deposits.        |
|-----------|---------------------|----------------------------|--------------|-----------|---------------------|----------------------------|------------------|
| 1820..... | 10                  | 8,635                      | \$ 1,138,570 | 1890..... | 921                 | 4,258,893                  | \$ 1,524,844,508 |
| 1830..... | 36                  | 38,085                     | 6,973,304    | 1891..... | 1,011               | 4,533,217                  | 1,623,079,749    |
| 1840..... | 61                  | 78,701                     | 14,051,520   | 1892..... | 1,059               | 4,781,805                  | 1,712,769,026    |
| 1850..... | 108                 | 251,354                    | 43,431,130   | 1893..... | 1,030               | 4,830,599                  | 1,785,150,957    |
| 1860..... | 278                 | 693,870                    | 149,277,504  | 1894..... | 1,024               | 4,777,687                  | 1,747,961,280    |
| 1870..... | 517                 | 1,630,846                  | 549,874,358  | 1895..... | 1,017               | 4,875,519                  | 1,810,597,023    |
| 1880..... | 629                 | 2,335,582                  | 819,106,973  |           |                     |                            |                  |

This table was compiled from the report of the Comptroller of the Currency for 1895.

**NUMBER OF DEPOSITORS AND AMOUNT OF DEPOSITS IN EUROPEAN COUNTRIES.**

| COUNTRIES.                 | Number<br>of<br>Depositors | Amount<br>of<br>Deposits. | COUNTRIES        | Number<br>of<br>Depositors | Amount<br>of<br>Deposits. |
|----------------------------|----------------------------|---------------------------|------------------|----------------------------|---------------------------|
| Austria.....               | 1,850,000                  | \$ 613,000,000            | Italy.....       | 1,970,000                  | \$ 346,000,000            |
| Belgium and<br>Netherlands | 310,000                    | 82,000,000                | Prussia.....     | .....                      | 720,000,000               |
| France.....                | 4,150,000                  | 559,000,000               | Russia.....      | 200,000                    | 36,000,000                |
| Germany.....               | 5,000,000                  | .....                     | Scandinavia..... | 1,800,000                  | 220,000,000               |
| Great Britain.....         | 3,715,000                  | 536,000,000               | Spain.....       | .....                      | 10,000,000                |
|                            |                            |                           | Switzerland..... | 1,600,000                  | 118,500,000               |

requirements, and must be taught through instruction, oftentimes having to be reinstructed again and again before they seem capable of even making out a deposit ticket correctly; while others are apparently unwilling to meet the requirements, such as putting moneys in shape for quick handling; or are slow in their movements, which is extremely exasperating to a Teller having much work to perform. Through all this trouble the Teller is required to be courteous, obliging and polite to all depositors, although several bookkeepers, collection clerks, Clearing House clerk and others, may be waiting for work from the Teller which has accumulated through no especial fault of his own, but solely on account of the ignorance, unwillingness and inconsiderateness of the depositors.

The accepting of new accounts is left to the discretion of a general officer of the Bank, but the Receiving Teller in most Banks takes the signature and address of the one authorized to become a depositor, after which the depositor is given a bank book, or pass-book, as it is more commonly called, in which the Teller enters the amounts of the customer's deposits as they are made, this book being the only receipt the depositor has for moneys deposited.

The depositor is also given some deposit tickets, which should never be filled out by the Teller, even to oblige or to accommodate the depositor; as after the amount of the deposit is entered in the pass-book, the ticket becomes the only evidence to the Bank of the deposit made, and should bear the hand-writing of

## [FORM OF DEPOSIT TICKET.]

DEPOSITED WITH  
ILLINOIS TRUST & SAVINGS BANK  
By LAIRD & LEE.

CHICAGO, Ill., Jan. 2, 1896.

|               |    |     |    |       |    |
|---------------|----|-----|----|-------|----|
| Currency..... |    |     | \$ | 250   | 75 |
| Gold.....     |    |     |    | 500   | 00 |
| Silver.....   |    |     |    | 75    | 00 |
| Checks.....   | \$ | 100 | 00 |       |    |
|               |    | 50  | 00 |       |    |
|               |    | 225 | 75 |       |    |
|               |    |     |    | 375   | 75 |
| Total.....    |    |     | \$ | 1,201 | 50 |

the depositor, or one authorized to act in his or her behalf, thus shutting and locking the door that might otherwise lead to disputes and to frauds regarding deposits made, besides enabling the Teller to more quickly discover an error, should it exist.

In order to facilitate drawing funds, a check book, *i. e.* a book containing blank checks, upon the Bank is furnished the depositor, who must sign checks in accordance with the way he left his signature at the Bank before money can be obtained thereon.

The depositor should bear in mind that the pass-book should always accompany the deposit, and when it is at Bank for balancing, which should be at least once a month, two deposit tickets should be presented to the Teller, one of which he will keep, the other he will sign and return to the depositor as his receipt.

Where accounts are kept with out-of-town depositors, who send most of their deposits by mail, pass-books should not be issued, but in lieu thereof their remittances should be promptly acknowledged and a statement rendered monthly.

Since the Receiving Teller comes in contact with the Bank's depositors oftener and to a greater extent than any other employe, he is responsible in a large measure for the reputation of the Bank, as he may do much by courteous treatment and pleasant manners to attract business, or through incivility and rudeness may drive away many desirable customers.

The Receiving Teller is seldom idle, for when not engaged in accepting deposits, which amounts he must enter upon his cash book, he is usually listing checks and drafts received, so that the Clearing House clerk, the collection clerk, the corresponding clerk and others, may promptly prepare them for transmission; or else he is busily engaged in breaking open odd packages of money which have been strapped and marked by the depositor and credited to his account, but not as yet counted by the Teller. The Receiving Teller is required to put moneys up in certain ways for the needs of the Paying Teller, which often occasions much extra work. Not only must the Receiving Teller have a quick mind and hand, but he must have an accurate knowledge of moneys so as to be able to detect counterfeit at a glance.

**Accounts Not Always Desirable.**—It may seem that a bank is conferring a favor upon a bank in opening an ac-

count with it, and, generally speaking, this is true, but not always, for there may be at least two substantial reasons for opening an account the first is, that a bank account is a great convenience to the merchant, and the second and more important reason is that it makes his cash account elastic. That is to say, the merchant, having had a good balance to his credit in the bank during his busy season of the year, will be able when his dull season comes on and his cash is reduced or exhausted, to secure the ready money which he may require in order to prosecute his business enterprise, his credit at the Bank thus carrying him over any stringency.

**Small and Large Depositors.**—Banks prefer small depositors to extremely large ones. One hundred depositors, carrying each a balance of \$1,000, is preferable to one depositor with a balance of \$100,000, for the depositor having a credit balance of \$100,000 is liable to come in at almost any time and draw out his entire balance, and then ask for a credit of perhaps as much more, which on account of his previous large deposit, the Bank might not feel at liberty to refuse; while it is not at all probable that more than a few of the one hundred smaller depositors would desire to draw out their balances at the same time. A Bank having heavy depositors must, therefore, keep a large cash capital idle in the vault to meet its demands, while the Bank having only small accounts may loan its funds up to a smaller reserve. Bankers discourage accounts that fluctuate too much between large deposits one month and heavy discounts the next.

A regular depositor in good standing is entitled to a "line of discounts," depending in size upon the amount of his balance, his character for promptness, and the stability of the business in which he is engaged.

When applied to for loans or discounts, it is the general officer's duty to obtain the facts concerning the case, so that he may lay these before the Board of Directors at their meeting; or if he be intrusted with the responsibility of such matters, he may act to the best interest of the Bank.

**Kiting.**—No depositor who prides himself upon square dealing would ever be caught in the act of kiting or swapping

checks, for this is one of the most despised acts to which a depositor can subject himself in the estimation of the Bank, and no institution that is rightly managed would allow a repetition of such a dangerous act. It is almost invariably a sign of financial weakness and immediately brings discredit upon the one indulging therein, besides subjecting his deposits to immediate certification, or report by wire if necessary, and more than one concern of supposed good standing has had its paper protested on account of such an act.

Kitting is where a depositor who keeps an account with two or more Banks draws his check upon one in which there are insufficient funds and deposits it with the other in order to gain time and make his account good in order to pay his immediate outstanding obligations; the next day he reverses his operations. Or where one depositor of a Bank swaps checks with a depositor of another Bank, neither of which has sufficient funds on deposit to pay the checks drawn.

**The Collection Clerk** is the one designated to take charge of the paper which the Bank receives for collection for account of its depositors and correspondents. He must be a man of pleasing address, since he comes in contact with many of the Bank's depositors and the public in general through his agents; of sound judgment, for upon him devolves mainly the important task of selecting correspondents and agents to represent the Bank; he must have a general knowledge of the laws of the different states in order to convey intelligently proper instructions to his correspondents and representatives; he must be a good correspondent, since much of the letter-writing is his to perform; he must also be as trustworthy as any other employe of the Bank, for with him are intrusted moneys, bonds and negotiable securities of all descriptions. The duties of his position necessarily require him to be extremely careful and cautious in all his transactions, for the overlooking of a single note for a day might cause the Bank much loss of money. In some Banks the Collection Clerk also performs the duties of a discount clerk, the work being of a similar nature. The writer, for lack of space will not enlarge upon the duties of the Discount Clerk. He must have all the qualifications of the Collection

Clerk, besides a superior knowledge of credits, the worth of all stocks and bonds and securities in general.

**The Bookkeepers.**—In no other institution is bookkeeping more simple than in the Bank. The very nature of the class of work compels the adoption of the least intricate system, for every entry has a direct bearing upon the Bank's cash, hence the advisability of the simplest forms. It is perhaps the only place where scratching books is not allowed, although in many Banks too little attention is paid to the enforcement of such an admirable rule.

In the most progressive Banks the skeleton ledger, as it is often termed, is the style most generally used; it consists of cash book, journal and ledger combined, and is the invention of a Boston man who desired to save himself much unnecessary work. It is also frequently referred to as the Boston system. While Bank bookkeeping is simple as to form, it is not necessarily easy, for in what other establishment are the requirements more exacting?

The bookkeeper must write a rapid hand of extreme legibility, be accurate and very quick at figures, so as to enable him to do his work in the limited space of time allotted; must be able to judge indorsements correctly, for he is required to look over indorsements upon his Clearing House checks; must have a good memory for names and figures, and above all be of irreproachable character, especially as to honesty and integrity, for but recently, in our largest city, it was startlingly demonstrated that a weak character, who was for many years an individual bookkeeper in a good-sized Bank, could, in collusion with a single depositor, defraud the institution of hundreds of thousands of dollars.

If there be any discrimination in favor of the importance of certain books of the Bank, it is usually in favor of the general books, for in them is kept a condensed record of the Bank's business. A general knowledge of the Bank's affairs can be quickly gained through consultation of these records; from them is made up each morning the general balance book, which the general officers look at for information as to the exact condition of the Bank.

**The Messenger.**—There is no better position for a young

man who wishes to thoroughly acquaint himself with the details of banking than the one of Messenger. In it he comes in contact with all the work sent from the Bank and is constantly dealing with the Banks in various matters, such as presenting for collection checks, drafts, bills of exchange, notes, coupons, etc., both upon the public and Banks, thus enabling him to familiarize himself with the forms and customs of other Banks and gain quite a knowledge of the business of many concerns, which cannot fail to be of material help in future positions.

While out on duty, he is more the local agent of the Collection Clerk than any other employe, and must necessarily gain quite a knowledge of the latter's duties. Indoors, his work is usually confined to the putting up and sending off of the mail, which at once puts him on familiar terms with the Bank's correspondents. The filing away of letters received is his duty to perform. besides he is often called upon to assist the Clearing House Clerk, or the Receiving Teller, or is put to balancing pass-books, or doing work of a similar nature. A messenger should never loiter while on duty, nor inform others where he next proposes to go, how much money he has already collected, etc., as it might tend to robbery through stealth or assault. A bright, quick, active messenger need not long remain in that position, for such qualifications are sought for higher positions.

#### A JOINT NOTE OF HAND.

|                                             |                     |
|---------------------------------------------|---------------------|
| \$1000                                      | Chicago Jan 2, 1895 |
| Sixty days after date we promise to pay to  |                     |
| the order of Henry M. Hunt                  |                     |
| One Thousand Dollars                        | Dollars             |
| Payable at Merchants National Bank          |                     |
| Value received with interest at 7 per annum |                     |
| No. One                                     | Chas H. Cameron.    |
|                                             | Joak Bennett.       |



## The Clearing House.

For the purpose of ascertaining and settling any balance they may have against or in favor of each other, the leading Banks, in every city containing a number of such institutions, always organize what is known as a Clearing House. Taking the City of New York Clearing House as an example, we will explain and demonstrate at the same time the working of such an essential wheel in the banking machinery.

The New York Clearing House Association has a membership of sixty-seven, including the United States Assistant Treasurer. All other Banks "clear" (*i. e.* settle their daily balances) through these sixty-seven regular members. In all, there are one hundred and forty-six financial institutions settling their business through the New York Clearing House, but these sixty-seven are the only ones whose mechanism is now interesting us.

The preparatory work, done at each Bank's office, is for the Clearing House Clerk to sort all the checks received up to a certain hour into sixty six packages, each one containing all the checks drawn against one particular Bank and the Banks it is known to clear for. A separate schedule accompanies each package of checks. At ten minutes before 10 o'clock in the morning, the Delivery Clerk and the Settling Clerk of each Bank take their assigned seats in the hall of the Clearing House. Exactly at 10 o'clock, the Manager of the Clearing House starts the ball rolling. Each Delivery Clerk passes from one Settling Clerk to the next in order, hands each one the package addressed to his Bank, gets his schedule acknowledged by initials and drops a ticket with the total amount written on it into a kind of letter-box aperture. This operation takes ten minutes only, as there is no examination of schedules, but simply receipts given for the packages delivered. The Proof Clerk, seated next to the Manager, enters the amount of duplicate tickets on a broad

sheet of paper under the heading of "Banks Cr.", meaning "Banks creditors of the Clearing House."

During that time each Settling Clerk in the little pen assigned to him has arranged the amounts of all the tickets dropped in his little box in a column, added it up and sent the sheet to the Proof Clerk, who posts them on his big sheet under the heading of "Banks Dr.", or "Banks debtors to the Clearing House." The differences between the two columns opposite the name of each Bank will show how much that particular Bank owes to, and how much is owed to it by, the other sixty-six Banks. By a quick process a proof is made of the exactness of the balances and then the differences are read slowly and loud by the Manager so that each Settling Clerk can write down the amounts due by, or to, his Bank. At 10:45 all the work—if properly done—must be completed. Clerks who commit errors sometimes delay the business; fines are exacted from every delinquent.

The amounts due by Debtor Banks must be paid into the Clearing House before 1:30 p. m. on the same day; immediately afterward the Clearing House settles with the Creditor Banks. The amount of the balances thus paid rarely exceed 5 % of the checks passed through the Clearing House. The smallest balance ever recorded against one Bank was one cent (Sept. 22, 1862). The business of the New York Clearing House amounts nowadays to over \$100,000,000 in checks and drafts transferred from Banks to Banks.

In time of financial stringency Clearing Houses—especially the New York Clearing House—have assisted Banks, members of the Association, by issuing Loan Certificates, held as cash in all clearances and issued only on deposit of approved collateral.



1

**Exchange for £1000.** *New York, Jan. 5, 1896.*

*Thirty days after sight of this First of Exchange, (Second and Third unpaid), pay to the order of James S. Seymour, One Thousand Pounds Sterling, value received, and charge to account of*

*To Henry Powell, E. B. Blake & Co.  
London, England. No. 670*

2

**Exchange for £1000.** *New York, Jan. 5, 1896.*

*Thirty days after sight of this Second of Exchange, (First and Third unpaid), pay to the order of James S. Seymour, One Thousand Pounds Sterling, value received, and charge to account of*

*To Henry Powell, E. B. Blake & Co.  
London, England. No. 670.*

3

**Exchange for £1000.** *New York, Jan. 5, 1896.*

*Thirty days after sight of this Third of Exchange, (First and Second unpaid), pay to the order of James S. Seymour, One Thousand Pounds Sterling, value received, and charge to account of*

*To Henry Powell, E. B. Blake & Co.  
London, England. No. 670.*

**A SET OF BILLS OF EXCHANGE.**

## MONETARY STATISTICS.

APPROXIMATE AMOUNT OF MONEY IN THE WORLD, 1893-4.

| COUNTRIES.               | Ratio<br>between<br>Gold and<br>Full Legal<br>Tender<br>Silver. | Gold Stock.     | Silver Stock.   | Uncovered<br>Notes. | PER CAPITA. |        |              |
|--------------------------|-----------------------------------------------------------------|-----------------|-----------------|---------------------|-------------|--------|--------------|
|                          |                                                                 |                 |                 |                     | Gold.       | Silver | Paper Total. |
| United States .....      | 1 to 15 3/4                                                     | \$961,000,000   | \$824,000,000   | \$439,000,000       | \$9.81      | \$9.25 | \$8.98       |
| United Kingdom .....     | 1 to 15 3/4                                                     | 540,000,000     | 112,000,000     | 127,000,000         | 14.17       | 2.94   | 3.33         |
| France .....             | 1 to 15 3/4                                                     | 800,000,000     | 500,000,000     | 110,000,000         | 20.89       | 13.05  | 2.87         |
| Germany .....            | 1 to 15 3/4                                                     | 618,000,000     | 215,000,000     | 84,000,000          | 12.51       | 4.35   | 1.70         |
| Belgium .....            | 1 to 15 3/4                                                     | 54,000,000      | 54,900,000      | 54,000,000          | 8.85        | 9.00   | 8.85         |
| Italy .....              | 1 to 15 3/4                                                     | 96,000,000      | 16,500,000      | 179,000,000         | 3.16        | 5.4    | 5.89         |
| Switzerland .....        | 1 to 15 3/4                                                     | 15,000,000      | 15,000,000      | 12,000,000          | 5.17        | 5.17   | 4.14         |
| Greece .....             | 1 to 15 3/4                                                     | 40,000,000      | 3,000,000       | 23,400,000          | 2.23        | 1.36   | 10.63        |
| Spain .....              | 1 to 15 3/4                                                     | 40,000,000      | 155,000,000     | 105,000,000         | 2.28        | 8.86   | 6.00         |
| Portugal .....           | 1 to 15 3/4                                                     | 124,000,000     | 10,000,000      | 49,000,000          | 8.51        | 2.13   | 10.42        |
| Austria-Hungary .....    | 1 to 15 3/4                                                     | 19,000,000      | 85,000,000      | 187,000,000         | 3.00        | 2.06   | 4.53         |
| Netherlands .....        | 1 to 15 3/4                                                     | 28,000,000      | 56,000,000      | 37,000,000          | 4.13        | 12.17  | 8.04         |
| Scandinavian Union ..... | 1 to 15 3/4                                                     | 422,000,000     | 12,000,000      | 12,000,000          | .....       | .....  | .....        |
| Russia .....             | 1 to 15 3/4                                                     | 50,000,000      | 41,000,000      | 550,100,000         | 3.40        | .33    | 4.44         |
| Turkey .....             | 1 to 15 3/4                                                     | 105,000,000     | 44,000,000      | .....               | 1.27        | 1.12   | .....        |
| Australia .....          | 1 to 15 3/4                                                     | 120,000,000     | 7,000,000       | .....               | 24.42       | 1.63   | .....        |
| Egypt .....              | 1 to 16 3/4                                                     | 6,000,000       | 15,000,000      | .....               | 17.65       | 2.20   | .....        |
| Mexico .....             | 1 to 15 3/4                                                     | .....           | 50,000,000      | 2,000,000           | .44         | 4.38   | .18          |
| Central America .....    | 1 to 15 3/4                                                     | 45,000,000      | 8,000,000       | 4,000,000           | 1.15        | 2.42   | 1.21         |
| South America .....      | 1 to 15 3/4                                                     | 80,700,000      | 81,300,000      | 600,000,000         | 1.31        | .87    | 17.49        |
| Japan .....              | 1 to 16 1/8                                                     | .....           | 950,000,000     | 37,000,000          | 1.99        | 2.01   | .....        |
| India .....              | 1 to 15                                                         | .....           | 725,000,000     | .....               | .....       | 3.31   | .13          |
| China .....              | .....                                                           | .....           | 110,000,000     | .....               | .....       | 1.80   | .....        |
| The Straits .....        | .....                                                           | .....           | 5,000,000       | 28,000,000          | .....       | 28.94  | .....        |
| Canada .....             | 1 to 15 3/4                                                     | 14,000,000      | 5,000,000       | 28,000,000          | 2.92        | 1.04   | 6.04         |
| Cuba, Hayti, etc. ....   | .....                                                           | 21,000,000      | 4,400,000       | .....               | .....       | .....  | .....        |
| Total .....              | .....                                                           | \$3,901,900,000 | \$3,931,100,000 | \$2,700,000,000     | .....       | .....  | .....        |

## Foreign Exchange.

One of the most important branches of the banking business is the issuing of Bills of Exchange between various points either in the country where they are drawn or between that country and foreign countries. It is customary with us to call *drafts* all inland Bills of Exchange and to reserve the latter term to transactions with the outside. In fact the details hereafter appended apply more correctly to business between two countries and we will consider them solely in that respect.

We find that in describing the mechanism of a Bill of Exchange it is better to use as an illustration some transaction between cities only a few hours distant so as to avoid adding the interest feature to a reasoning sufficiently complicated as it is for the uninitiated. We'll choose, therefore, Paris and London as the two points between which the exchange rates are to be fixed, and use *Pounds Sterling* and *Francs* as the kind of moneys easily translatable into dollars at the rate of \$5 per pound and 20 cents per franc, which is near enough to exact values for all present purposes.

We'll suppose that Smith of London owes Dubois of Paris £250. He has five ways opened to him of discharging his debt. He may remit, (1) gold; (2) goods; (3) stocks or shares for which there is a ready market and little or any fluctuation of value; (4) a Bill of Exchange accepted and payable by a third party in Paris; (5) a Bill of Exchange drawn by Dubois, accepted by himself and payable in London.

In the fourth case Dubois would receive the money from the third party; in the fifth case he would sell the bill in Paris, and settling his own claim, leave Smith to pay the parties in whose hands the bill might ultimately fall.

Remitting gold to settle international indebtedness, involves payment of freight and insurance, also loss of interest and loss in the gold itself by abrasion. Therefore a debtor prefers to procure a Foreign Bill of Exchange or to advise his creditor to draw upon him. Thus it happens that the amount of business

done in Foreign Bills of Exchange is very large, and it will be readily understood that, just as any commodity is scarce or plentiful, dear or cheap, so are the Bills more or less in demand; hence, subject to lesser or greater rates of premium or discount. These rates are officially made known in the daily papers and posted hourly in the leading exchanges of all commercial countries.

Let us have an example:

The English Pound Sterling, or Sovereign, is the equivalent, in mint par valuation, of frs. 25.22, or 25 francs 22 centimes in gold. If we open a Paris morning paper we may find that London exchange or cheque (or *short* Bills of Exchange, *i. e.* payable at sight) is quoted on the market, frs. 25.25; that means that 3 centimes per Pound Sterling is charged above the mint par value for obtaining said Bill of Exchange. That comes from Bills on London being in demand in Paris. To dispatch gold instead of purchasing a Bill would entail an extra expense of 11 centimes per Pound Sterling or frs.  $25.22 + .11 = \text{frs. } 25.33$ . Thus, up to that limit, French merchants will prefer buying and mailing Bills of Exchange to buying and shipping gold. But, if the offer and demand regulate the premium of Exchange, they can never do so above the 11 centimes which it costs to ship the gold. This is called the *specie point*. In all countries possessing a metallic standard of value, the price of Bills of Exchange payable on demand *cannot rise higher than the specie point*. When it does, then the gold coin is shipped. And it is just what happened in the United States during the last few years, when the rates of exchange were steadily against us, on account of our having more money to pay out to European countries than to receive from them.

Bills of Exchange on London, Paris, etc., became so scarce that their rate of premium rose *past the specie point* and it became profitable to *export gold* for the settlement of the international balances.

**Mint Pars.**—These are practically fixed, under all circumstances, between countries using the same standard metal. Of course when one country has a solid metallic standard and the other either a weak metallic standard or a depreciated paper

currency, the depreciation must be allowed for to get at the real exchange on a specie basis between the two countries.

We give here only the mint pars between countries whose metallic standards agree, at least for the present.

|                                               |                                                   |                 |
|-----------------------------------------------|---------------------------------------------------|-----------------|
| One Pound Sterling<br>is the<br>Equivalent of | United States.....                                | 4.8666 dollars  |
|                                               | France. Italy. Belgium.                           | } 25.22 francs  |
|                                               | Switzerland. Greece. forming the Latin Union..... |                 |
|                                               | Germany.....                                      | 20.429 marks    |
|                                               | Holland.....                                      | 12.107 florins  |
|                                               | Portugal .....                                    | 53,285 pence    |
|                                               | Denmark.....                                      | } 18.159 Kronas |
|                                               | Sweden and Norway...                              |                 |
|                                               | Spain.....                                        | 25.22 pesetas   |

**Approximate Specie Points.**—It is, as a rule, at the following points that bullion is exported from one country to another. Between these figures lie the rate of exchange in normal times.

|                            | <i>Gold Shipped<br/>to England.</i> | <i>Gold Shipped<br/>from England.</i> |
|----------------------------|-------------------------------------|---------------------------------------|
| New York.....              | 4.90 dollars                        | 4.85 dollars                          |
| Paris.....                 | 25.33 francs                        | 25 11 francs                          |
| Berlin.....                | 20.53 marks                         | 20.31 marks                           |
| Amsterdam.....             | 12.17 florins                       | 12.02 florins                         |
| Copenhagen, Stockholm..... | 18.26 kronas                        | 18.06 kronas                          |
| Lisbon.....                | 52½ pences                          | 53½ pences                            |

The most beneficent influence the Bank of England exerts on British business consists in her power to raise the rate of discount whenever the exchange shows a tendency to "run against" England and exports of gold is threatened. This raise in discount rates does away with the profits of the gold exporter and causes him to give up his purpose. Such an institution, if—in all other respects—it were practically desirable in the United States, would have stopped without great effort the outward flow of gold which acted so disastrously upon the business interests of this country.

**Long Bills of Exchange.**—Are those made payable "so many days after sight," i. e., so many days after first presentation to the acceptors. They obey the rule given above with a few logical and necessary differences, such as deductions from the original amount for interest while the bill matures, for the risk of the drawee failing in business before meeting the bill, etc.

## Letters of Credit.

Tourists in foreign lands, and Americans traveling abroad, on business, have been the means of calling into existence in this country Letters of Credit. To carry the necessary amount of money for one or more years' journey would not only be very inconvenient to the tourist, but unsafe, and in every new country with a different coinage this money would need to be exchanged for current funds at a broker's office, another inconvenience and an expense.

Bills of Exchange are not suited to the traveler's needs, as he must be identified at any Bank where he desires to cash a Bill of Exchange, and in a strange land this is troublesome, if not impossible. Not only so, but he must draw all the money called for by the Bill of Exchange at one time. Thus, a traveler from America, having a Bill of Exchange on Paris for 5,000 francs must draw the amount when he arrives in Paris, and then, if he expects to visit Berlin, he may buy a Bill on Berlin. But this entails an extra expense for Exchange. And even if our American Banks could sell the traveler a separate Bill of Exchange on London, another on Paris, another on Berlin, Rome, Constantinople, and all the principal cities of the Orient, this might prove an inconvenience to the traveler, as it would limit his expenditures in each city, if it did not decide the length of his stay. And it would be almost impossible to provide against this on a long journey by any forecast or calculation.

The Letter of Credit, as adopted by our Banks at the present time, obviates all these difficulties and places the funds of the traveler as much at his disposal, wherever he may be, as though he were at home near his own Bank.

The method of managing the finances on a foreign trip is about as follows: Having decided upon the amount of money necessary for the journey, the would-be tourist steps into any Bank where Letters of Credit are sold, either in his own town or in the large cities, and purchases a Letter of Credit similar to the form on the following page, payable in pounds, in London,



CIRCULAR LETTER OF CREDIT.

First National Bank of Chicago

No 1213

Chicago May 25 1896

Gentlemen:

This letter will be presented to you by  
Henry D. Jones in whose  
 favor we beg to open a credit with you collectively for the sum of  
Two Hundred Pounds Sterling,  
 to which extent be pleased to furnish payments in sums as required,  
 inscribing the amount so paid on the back of this letter. In  
 reimbursement you will take his draft on the City Bank  
 of London, inscribing therein the date and number of this credit,  
 which we engage shall meet with due honor.

Your charges are to be paid by the bearer hereof

Requesting for your best attention, we have the  
 honor to be

Gentlemen,

£ 500.

Your obedient servant,

Harold Mason

This Credit is in force until January 1<sup>st</sup> 1898.

Signature of Henry D. Jones.

A LETTER OF CREDIT.

This letter must be returned with the last draft

## RATIO OF SILVER TO GOLD.

|      |      |      |      |      |      |      |      |      |
|------|------|------|------|------|------|------|------|------|
| 1492 | 1076 | 1862 | 1871 | 1557 | 1879 | 1840 | 1887 | 2113 |
| 1687 | 1494 | 1863 | 1872 | 1568 | 1880 | 1805 | 1888 | 2199 |
| 1700 | 1481 | 1864 | 1873 | 1592 | 1881 | 1816 | 1889 | 2209 |
| 1750 | 1455 | 1865 | 1874 | 1617 | 1882 | 1819 | 1890 | 2178 |
| 1800 | 1458 | 1866 | 1875 | 1659 | 1883 | 1864 | 1891 | 2092 |
| 1825 | 1517 | 1867 | 1876 | 1788 | 1884 | 1857 | 1892 | 2372 |
| 1850 | 1570 | 1868 | 1877 | 1722 | 1885 | 1941 | 1893 | 2649 |
| 1861 | 1529 | 1869 | 1878 | 1794 | 1886 | 2078 | 1894 | 3256 |
| 1861 | 1550 | 1870 | 1878 | 1794 | 1886 | 2078 | 1894 | 3256 |

VALUE OF A UNITED STATES SILVER DOLLAR, MEASURED BY THE MARKET PRICE OF SILVER AND THE QUANTITY OF SILVER PURCHASABLE WITH A DOLLAR AT THE AVERAGE

**LONDON PRICE OF SILVER, EACH YEAR SINCE 1873.**

| CALENDAR<br>YEARS. | Bullion Value of a<br>Silver Dollar. |         | Grains of Pure<br>Silver, at Aver-<br>age Price, Pur-<br>chaseable with a<br>United States<br>Silver Dollar.* | CALENDAR<br>YEARS. | Bullion Value of a<br>Silver Dollar. |         | Grains of Pure<br>Silver, at Aver-<br>age Price, Pur-<br>chaseable with a<br>United States<br>Silver Dollar.* |
|--------------------|--------------------------------------|---------|---------------------------------------------------------------------------------------------------------------|--------------------|--------------------------------------|---------|---------------------------------------------------------------------------------------------------------------|
|                    | Highest                              | Lowest. |                                                                                                               |                    | Average                              | Highest |                                                                                                               |
| 1873.....          | \$1 016                              | \$0.981 | \$1 004                                                                                                       | 1884.....          | \$0 871                              | \$0 889 | 431.18                                                                                                        |
| 1874.....          | 1.008                                | .970    | .988                                                                                                          | 1885.....          | .847                                 | .794    | 461.09                                                                                                        |
| 1875.....          | .977                                 | .941    | .964                                                                                                          | 1886.....          | .797                                 | .712    | 482.77                                                                                                        |
| 1876.....          | .991                                 | .792    | .894                                                                                                          | 1887.....          | .799                                 | .733    | 489.78                                                                                                        |
| 1877.....          | .987                                 | .902    | .929                                                                                                          | 1888.....          | .753                                 | .708    | 510.66                                                                                                        |
| 1878.....          | .986                                 | .839    | .931                                                                                                          | 1889.....          | .752                                 | .748    | 512.93                                                                                                        |
| 1879.....          | .911                                 | .928    | .968                                                                                                          | 1890.....          | .926                                 | .740    | 488.83                                                                                                        |
| 1880.....          | .896                                 | .875    | .886                                                                                                          | 1891.....          | .827                                 | .738    | 486.78                                                                                                        |
| 1881.....          | .896                                 | .862    | .881                                                                                                          | 1892.....          | .742                                 | .642    | 650.79                                                                                                        |
| 1882.....          | .887                                 | .847    | .878                                                                                                          | 1893.....          | .656                                 | .513    | 616.10                                                                                                        |
| 1883.....          | .868                                 | .847    | .858                                                                                                          | 1894.....          | .538                                 | .457    | 706.04                                                                                                        |

\*371.25 grains of pure silver are contained in a silver dollar.

and addressed to a number of banks and bankers in all parts of the world, whose names will appear on the back of the letter.

The Bank here then immediately notifies the London Bank that such a letter has been issued, and for the issue of the letter the Banks usually charge a small fee.

Armed with this document, he proceeds to London, and there finding his funds becoming short, he goes to the City Bank, or to any other Bank, as well, and draws a draft on the City Bank of London, payable to himself and signed by himself, for whatever sum he may need, just as a depositor draws a check. The Bank compares the handwriting and signature of the draft with the signature at the bottom of the Letter of Credit, and if genuine the amount is indorsed on the back of the Letter of Credit, and the money is paid over, after deducting a commission of 2 %. In Paris, Rome, Constantinople, India or Australia, whenever the tourist needs funds, he repeats the above operation, of drawing on the City Bank of London, and the money is paid over to him, less the commission and 5 % interest for the time required in collecting the draft in London.

The drafts as they are drawn, are sent at once to the City Bank of London for collection, and are then charged to the First National Bank of Chicago. When the last draft is drawn by the tourist, wherever he may then be, the Letter of Credit is returned with it. Should the traveler complete his journey and return home without drawing the entire amount of the Letter of Credit, he may present it at the Bank where it was purchased and receive the unpaid remainder.

**Circular Notes.**—These are drafts drawn by an American Bank on a London Bank and issued to the tourist in amounts of £5 or £10 for convenience. They will be cashed in any part of the world by Banks and also by merchants, and are hence coming to be extensively used by travelers instead of Letters of Credit, and by many preferred. Having secured the requisite number of these small drafts, the tourist carries them with him as he would money, and whenever he desires to dispose of one, he simply indorses his name on the back of it, and produces from his pocket a small certificate from the American Bank bearing his signature, to show that the indorsement is good.

TABLE SHOWING THE AMOUNT OF \$1 AT COMPOUND INTEREST FOR ANY NUMBER OF YEARS, FROM 1 YEAR TO 25 YEARS INCLUSIVE.

| YEARS. | 4 1/2 PER CENT. | 5 PER CENT. | 6 PER CENT. | 7 PER CENT. | 8 PER CENT. | 9 PER CENT. | 10 PER CENT. | YEARS. |
|--------|-----------------|-------------|-------------|-------------|-------------|-------------|--------------|--------|
| 1      | 1.0450 0000     | 1.0500 000  | 1.0600 000  | 1.0700 000  | 1.0800 000  | 1.0900 000  | 1.1000 000   | 1      |
| 2      | 1.0920 2500     | 1.1025 000  | 1.1136 000  | 1.1249 000  | 1.1364 000  | 1.1481 000  | 1.1600 000   | 2      |
| 3      | 1.1411 6612     | 1.1576 280  | 1.1750 160  | 1.1930 430  | 1.2117 120  | 1.2310 390  | 1.2510 390   | 3      |
| 4      | 1.1925 1860     | 1.2155 083  | 1.2392 770  | 1.2637 960  | 1.2890 890  | 1.3151 816  | 1.3421 000   | 4      |
| 5      | 1.2461 8194     | 1.2763 816  | 1.3083 256  | 1.3420 517  | 1.3775 381  | 1.4148 240  | 1.4530 610   | 5      |
| 6      | 1.3022 6012     | 1.3400 956  | 1.3798 191  | 1.4215 304  | 1.4652 743  | 1.5110 001  | 1.5587 610   | 6      |
| 7      | 1.3608 6183     | 1.4071 004  | 1.4538 303  | 1.5010 815  | 1.5488 943  | 1.5972 391  | 1.6461 717   | 7      |
| 8      | 1.4221 0061     | 1.4774 554  | 1.5338 481  | 1.5913 863  | 1.6500 302  | 1.7098 696  | 1.7708 888   | 8      |
| 9      | 1.4860 9514     | 1.5513 282  | 1.6184 790  | 1.6874 592  | 1.7583 046  | 1.8300 933  | 1.9028 477   | 9      |
| 10     | 1.5529 6943     | 1.6288 946  | 1.7068 477  | 1.7871 514  | 1.8698 250  | 1.9549 637  | 2.0426 825   | 10     |
| 11     | 1.6228 5305     | 1.7103 394  | 1.7998 986  | 1.8916 520  | 1.9856 390  | 2.0828 264  | 2.1831 167   | 11     |
| 12     | 1.6958 8143     | 1.7958 563  | 2.0121 965  | 2.2521 916  | 2.5181 701  | 2.8026 648  | 3.1044 284   | 12     |
| 13     | 1.7721 9616     | 1.8856 491  | 2.1329 283  | 2.4098 450  | 2.7196 237  | 3.0658 046  | 3.4522 712   | 13     |
| 14     | 1.8519 4492     | 1.9799 316  | 2.3609 040  | 2.6785 342  | 3.0371 936  | 3.4117 270  | 3.7974 983   | 14     |
| 15     | 1.9353 8244     | 2.0789 282  | 2.3965 582  | 2.7590 315  | 3.1721 691  | 3.6424 825  | 4.1772 483   | 15     |
| 16     | 2.0223 7016     | 2.1838 746  | 2.5403 517  | 2.9921 638  | 3.4259 426  | 3.9703 059  | 4.5949 730   | 16     |
| 17     | 2.1133 7681     | 2.2920 183  | 2.6927 728  | 3.1588 153  | 3.7000 181  | 4.3276 334  | 5.0544 703   | 17     |
| 18     | 2.2084 7877     | 2.4066 192  | 2.8543 392  | 3.3799 392  | 3.9960 195  | 4.7171 204  | 5.5599 173   | 18     |
| 19     | 2.3078 8031     | 2.5269 502  | 3.0255 995  | 3.6165 275  | 4.3157 011  | 5.1416 613  | 6.1159 390   | 19     |
| 20     | 2.4117 1402     | 2.6532 877  | 3.2071 355  | 3.8696 845  | 4.6609 571  | 5.6044 108  | 6.7375 000   | 20     |
| 21     | 2.5202 4116     | 2.7859 626  | 3.3995 636  | 4.1405 624  | 5.0338 337  | 6.1088 077  | 7.4002 499   | 21     |
| 22     | 2.6336 6201     | 2.9252 607  | 3.6035 374  | 4.4304 017  | 5.4350 404  | 6.6586 004  | 8.1402 749   | 22     |
| 23     | 2.7521 6635     | 3.0715 338  | 3.8197 497  | 4.7405 219  | 5.8714 637  | 7.2578 745  | 8.9543 024   | 23     |
| 24     | 2.8760 1383     | 3.2250 999  | 4.0489 346  | 5.0723 670  | 6.3411 807  | 7.9110 832  | 9.8497 337   | 24     |
| 25     | 3.0054 3446     | 3.3863 549  | 4.2918 707  | 5.4274 326  | 6.5484 752  | 8.6230 807  | 10.8347 059  | 25     |



## Introduction.

In the following paragraphs will be found a brief summary of the generally accepted rules of law which, at this time, govern and control in the ordinary commercial transactions of the civilized world. A knowledge of these elementary rules is, or should be, a part of the education of every one who assumes to engage in business of any kind under existing conditions.

**Business Law.**—The entire field of legal procedure, except, possibly, that which is designed for the preservation of life and property and the punishment of violations thereof, is, properly speaking, "Business Law." There are, however, certain rules which have been developed by the custom of merchants, to which the phrase is now applied in a restricted sense, and it is with special reference to these rules that this compilation has been prepared.

## Contracts.

**The Business of the World** is conducted through a series of negotiations, agreements, offers, acceptances, promises, etc., to which the lawyers have given the general name—**CONTRACTS.**

A **Contract** is an agreement to do or not to do a particular thing. To be capable of legal enforcement it must be made by competent parties, upon a legal consideration, for some lawful purpose, and in a fair and just manner. It may be *express*, according to the actual agreement of the parties or *implied* by law from their actions.

↳ **Mutual Assent** is an indispensable element of every contract; that is, the minds of the parties must come together and agree upon all the terms of the contract. But this may often be implied from the actions of the parties, as, where one person makes a proposal to another, and the latter, without any formal acceptance, enters upon the performance of it or avails himself of its benefits, he will be as fully bound as though he had accepted the offer in terms.

A **Consideration** is necessary to give validity to every contract, but anything that works a benefit to the party promising or creates a loss or disadvantage to the person to whom same is made will constitute a consideration in law. One promise is a good consideration for another and the several agreements will be binding on the respective parties.

The discharge of a pre-existing debt is a good consideration for a contract or the transfer of any species of property; compromising doubtful or conflicting claims; compromise and settlement of a pending action; the surrender of a lien; the waiver of any legal right; forbearance to sue, are all valid considerations to support a promise.

**Capacity to Contract** by the respective parties is indispensable to the validity of all transactions, but the law will

presume that all adult persons have sufficient intelligence to conduct business until the contrary is shown.

**Want of Mental Capacity**, idiocy, lunacy, etc., will render a contract invalid if the disability amounts to such a degree as to render the party incapable of understanding the consequences which usually accompany ordinary acts.

**Drunkenness**, if such as to render the intoxicated person for the time wholly idiotic, will make a contract void.

**Infants**, or persons under the age of twenty-one years, are not bound by their contracts, and persons dealing with them do so at their peril.

**Fraud and Circumvention** in the procurement of a contract will render it void at the instance of the injured party. But a party, with knowledge of the fraud, cannot take any advantage under it and then repudiate it.

**Contracts Contrary to Public Policy**, or such as are in conflict with the established interests of society or the morals of the time, cannot be enforced. All contracts which have a tendency to stifle competition and create monopolies are contrary to public policy and therefore void.

**Agreements Void in Part**, if the contract is separable, will be upheld as to the portion not tainted, but if the contract is entire, then all will be void. A void contract cannot be ratified.

**Contracts in Restraint of Trade**, when the contract is but partial and imposes no restriction on one party not beneficial to the other, may be upheld. An agreement not to transact business at specified places, or with particular persons, or within a limited boundary, is valid.

**Contracts Made on Sunday** are popularly supposed to be void. But this is a matter largely dependent on local statutory law. In the absence of a statutory inhibition parties may make a valid contract on Sunday as well as any other day. Even when enactments exist such contracts are not usually void but

only voidable, and if subsequently ratified on a secular day they may be enforceable according to their terms.

**Time Contracts**, or those made for the sale and future delivery of any marketable commodity, if made in good faith, are lawful and may be enforced; but if the seller has the privilege of delivering or not delivering, and the buyer the corresponding privilege of accepting or rejecting, as they may choose on the maturity of the contract, the difference in the market value to be paid by one to the other, the transaction will be in the nature of gambling, and therefore unlawful.

**In Construing a Contract** the intention of the parties is the controlling motive, but such intention can only be ascertained from the language the parties have seen fit to employ. Effect will be given to the agreement according to the ordinary meaning of the terms used, not as either party may have secretly intended or meant them. When a printed form is filled by writing the written part will control in construing the contract.

**Custom and Usage** enter into and form a part of nearly all contracts to which they are applicable. Parties are supposed to contract with reference to known usages and customs which govern the business or subject matter to which the contract relates, unless such presumption is excluded by the agreement itself. This is true generally of all contracts made in the ordinary course of business, although such usage is not mentioned or alluded to in the contract.

But the usage must be general and well-established and so well known and settled as to raise a fair presumption that it was known to both contracting parties.

**If Contract Is Reduced to Writing** the parties must be governed by its provisions and their intention gathered from its terms. The law presumes, in such cases, that the extent and manner of their undertaking are therein set forth. Hence they are not permitted to vary or contradict the written terms by parole evidence nor to subtract from or add to what is there set down. All antecedent verbal negotiations are presumed to be merged into the written agreement, which is held to be the final



understanding of the parties, and their liability thereunder can only be determined from its provisions.

**Contracts Must Be in Writing** when relating to those matters prescribed in what is generally known as the Statute of Frauds. These are contracts to answer for the debt, default or miscarriage of another; such as are not to be performed within a year, etc. Local statutes vary the different classes of contracts which fall within them. If these contracts are not reduced to writing or some note or memorandum thereof made and signed by the party to be charged, they are not legally enforceable.

It is immaterial whether a written contract be made with ink or a lead pencil, or whether it be written or printed or partly written and partly printed. Nor is it necessary that it consist of a single document. All writings relating to the same matter may be used to show the transaction. Very frequently a series of letters or telegrams read together will make a contract.

**Performance of a Contract** must be made according to its terms. Mere hardship will not excuse a non-performance nor indeed anything, if the contract is not impossible in itself, unless performance becomes impossible through what is technically known as the "act of God." This must be something which no ordinary skill or precaution could have foreseen or prevented.

Before a party can recover on a contract he must have performed his part of the undertaking, or have been ready to perform, or have been prevented or excused from its performance by the other party.

**Time of Performance** is not usually of the essence of a contract, but parties have a right to make it so by express stipulation. As a rule, a contract should be performed within a reasonable time, but sometimes the nature of the agreement or the circumstances connected with it may make time essential, even though not mentioned by the parties. In such case the party not in default may rescind or take whatever other action he may deem necessary or he may forfeit the contract and recover whatever penalty may be attached.

When a specific allowance of time for performance is agreed

upon; as, that it shall be performed in ten days from date, the general rule is to exclude the first and include the last day of the limit. When computations are made in months, a calendar month is understood.

**Rescission of a Contract** may be had for fraud, accident or mistake. When one is led into a contract by the fraudulent representations of another, he may elect whether he will stand by the contract and sue for damages or rescind it and recover back whatever may have been advanced upon it. So, too, if the contract is made under an honest mistake as to a material fact, it may be rescinded by the party sought to be charged, upon the discovery of such mistake. But when a person intends to rescind a contract on the ground of fraud or mistake he must promptly give notice of his intention or else he will be held to have ratified the same. All contracts may be rescinded by the mutual assent of the parties thereto.

If one party fails or refuses to perform his part of the contract the other party may treat the contract as rescinded.

A party in default cannot declare the contract at an end by reason of the non-performance of the other. Neither can one party claim all the benefits of a contract and at the same time insist that it is rescinded. The rescission must be mutual so as to discharge both parties.

When a contract is rescinded all property or advantage secured under it must be restored.

**Abandonment** of a contract is not permitted for a slight or partial neglect on the part of the other party; it must, as a rule, be a total one. For partial dereliction and non-compliance in matters not necessarily of first importance to the accomplishment of the object of the contract, the party injured must seek his remedy upon the stipulations of the contract itself.

**For Breach of a Contract** damages will lie in favor of the injured party, who is not himself in default, and this will include his gains prevented as well as his losses sustained. But to recover damages they must not be remote, speculative or contingent. The general rule for the measure of damages on the neglect or refusal of the seller to deliver the goods is the difference between the contract price and the value of the property at the time of the breach.

## Sales.

**Merchandising** consists in the buying and selling of marketable commodities, and the greater part of the entire system of Commercial Law is made up of rules which apply to transactions growing out of the relation of vender and purchaser.

**A Sale** is a form of contract whereby the seller transfers an article and the title to it in exchange for some other article or for a certain price in current money which the purchaser agrees to pay. In practice, however, the former is generally distinguished from the latter by the term exchange. A sale may be absolute or dependent on conditions. It must be of something which has an existence and to which the law attaches a commercial value. It must further be for an agreed price or one which can be determined and which is to be paid in money or its equivalent. It must further be in pursuance of the mutual assent of the parties intelligently given, and free from fraud or mistake. It is also necessary that the title to the thing sold shall pass to the purchaser, and when the bargain is made, if there is no agreement as to payment or delivery, the property in the goods is immediately transferred to the purchaser and is thenceforward at his risk.

**An Agreement for a Sale** differs materially from an actual sale, although the two are often confounded. Unless the title to the property passes, either by express or implied agreement, it will be simply a contract for a future sale.

**Consignment** differs from sale in that the title to the goods remains in the consignor, while the possession and right of disposal has passed to the consignee. The right to repossess follows the right of property and the goods never pass beyond the control of the owner. But to effect this the relation of Principal and Factor must exist, for if the goods are billed to the consignee at fixed prices for which he must account and pay over to the consignor on subsequent sale, the transaction is not

a consignment, but a sale, and the liability of the consignee will be simply that of a purchaser on time. This species of sale is what is termed conditional.

**Bailment** is distinguished from sale in this, that if the identical thing delivered is to be restored, though in an altered form, it is a bailment, but when the receiver is at liberty to return another thing of equal value, it is a sale. In the second case, by delivery, the title passes, in the first it does not.

**A Conditional Sale** is where the title to the property remains in the seller, although possession may be delivered to the buyer. This is often attempted by conditional bills of sale and "leases" in which the owner agrees to deliver chattels to one who agrees to pay a gross sum as "hire," the title to remain in the lessor until the entire rent is paid. If such an instrument contains no stipulation for the return of the property at the end of the term or provides that it shall then become the absolute property of the lesser, it is a conditional sale and not a bailment, and the title so far passes as to render the property subject to seizure by the lessee's creditors.

**Delivery** is not essential to consummate a sale as between the parties, and the title to the goods, in the absence of any agreement to the contrary, passes at once whenever the bargain is concluded. This is true, even though the agreement is to sell a commodity by weight or measure, for if the particular thing is identified and the price agreed upon it may still be a complete sale, if the parties intend it as such, although the article sold is not weighed or measured.

Where no time is fixed for delivery it should be concurrent with payment—what is popularly known as C. O. D.

As to creditors, however, all sales of personal property, where the possession is permitted to remain with the seller, are fraudulent and void, and the same is true with respect to a subsequent purchaser of the same goods. When the property sold is ponderous or cumbersome the actual removal of the entire mass is not always essential, but when the property is of such a character as to permit of removal, there must, as a rule, be a real and permanent delivery and change of possession. But the rule has its exceptions, as in case of warehouse receipts. Usage

has made the possession of such documents equivalent to the possession of the property itself.

When there is an actual delivery of property on payment of money, with the design that it shall constitute a sale, then it is sufficient to pass the absolute title, not only as between the parties themselves, but as to all other persons not having liens upon the property.

If the seller offers to deliver but the buyer refuses to receive the goods or pay the agreed price within a reasonable time, the seller may resell them for and on account of the purchaser and recover from him any deficiency that may arise.

**Sales for Future Delivery** of commodities which the seller does not own or which at the time have no actual existence, but which may be procured in the market at the proper time, are valid and enforceable. But if it is the intention of the parties not to offer or receive the commodity but simply to settle on the difference in price at the time of delivery it is void as being but a gambling transaction. Yet, if it is the intention of the parties, or one of them, that the commodity shall be actually procured by the seller and delivered to the purchaser, notwithstanding money may have been deposited as a "margin" to secure performance of the contract, or as indemnity against loss in case of failure to perform, the transaction will still be valid. The question frequently arises during transactions on the stock and produce exchanges.

**The Seller** is bound to act in good faith with the purchaser and to disclose to him any concealed defects in the articles purchased. He may, however, express himself freely as to the merits of any article he may have to sell and cannot be held responsible for the truth or falsity of such expressions; they are not of themselves sufficient to vitiate a sale.

He will have a lien for the purchase price so long as the goods remain in his possession, and will have the right to stop them while in transit if the purchaser becomes insolvent before they reach him or was in such condition at the time the purchase was made.

**The Purchaser**, unless he exacts a special warranty, takes the property at his own risk, when there is no fraud on the part

of the seller. If the article is exposed for inspection and the seller does nothing to conceal defects he will be guilty of no fraud, even though defects may exist. Title is always implied on the sale of a chattel but not quality.

The purchaser will be protected in his purchase as against liens or claims of which he had no notice, and where he finds property in the possession of another may reasonably presume that the seller has a right to dispose of same. Mere possession, however, confers no power to sell, and if the property has been stolen the purchaser must restore same to the true owner.

**Sales by Sample** are of frequent occurrence in mercantile transactions, and in such sales there is always an implied undertaking that the bulk shall be of the same kind and quality as the sample. The purchaser, if the goods do not prove equal to the sample, may return them or he may keep them and recover the difference. He is entitled to a reasonable time to examine them after delivery and the right to use so much as may be actually necessary to ascertain whether they conform to the contract.

**Bills of Sale** are not required to transfer title to articles of personal property which are capable of manual delivery, and when employed may be of the most informal character. A simple memorandum bill, such as is ordinarily used in mercantile transactions is sufficient for the purpose. Their main purpose is to estop the seller from denying the sale and incidentally they serve as receipts for the purchase money. In formally drawn bills it is customary to insert certain covenants of warranty of title, but these are usually implied by law in all sales when not expressed. If the purchaser desires a guaranty against latent defects he must, however, obtain same specifically and in writing, inserting same in the bill of sale.

**A Bill of Items** or parcels, with prices affixed, such as is ordinarily given by the seller to the purchaser is a legal bill of sale, and when payment thereof is acknowledged by the usual receipt at the foot of the bill, answers most of the purposes of a more formally drawn document. Such a bill, however, is usually open to explanation or contradiction. It is *prima facie*

evidence of payment, however, and serves the purpose of a voucher in settlements between the parties.

**Warranty** of title is implied in all sales of personal property, but in all other respects the sale will be at purchaser's risk unless the seller resorts to fraud or concealment. If the purchaser desires further assurance he should protect himself by the seller's warranty. Sometimes the seller will voluntarily offer such warranty. It is not essential that the word "warrant" should be used, nor is any particular form of expression necessary to create a warranty, for if the seller makes a positive representation relating to a matter of fact and not of opinion, and the other party receives his statement as true and relies upon it in making the trade, such representation will constitute a warranty.

But if the seller merely gives his judgment of the matter upon which the buyer might also reasonably be expected to exercise his judgment, this would not be a warranty, nor will mere praise or boasting, indulged in by the seller of property when offering it for sale, have that effect if the purchaser has an opportunity for examination of the property and where no artifice is used to prevent him from making an examination. The purchaser must exercise his own judgment and discretion.

If there is no opportunity for the purchaser to inspect the property there is an implied warranty that it is of fair merchantable quality and fit for the use to which it is usually applied.

If the purchaser inspects the article before purchase there is no implied warranty either as to quality or value, and the purchaser takes it at his own risk, unless the seller expressly warrants the character of same, or there is some concealed defect.

**An Offer to Sell** may be withdrawn at any time before acceptance, even though a period is stated during which the offer is to remain open. If, however, the offer is made upon some consideration advanced by the opposite party it then becomes an option which cannot be forfeited before the period of the option expires, and during this period the prospective purchaser has a right to tender the price and demand the delivery of the property.

## Accounts.

**An Account** in general terms is a detailed statement of purchases or transactions between parties in the course of business.

**An Account Stated** is where an account has been made of mutual demands and set-offs and agreed upon as correct by both parties. This constitutes a new and valid contract, and thenceforward the only remedy is on this contract to recover the amount so liquidated or found due.

Between merchants an account rendered and not objected to, within a reasonable time, becomes a settled account which is conclusive between the parties, unless fraud, mistake, or omission is shown.

**The Giving of a Note** is not, in itself and unexplained, evidence of the settlement of all accounts between the parties, but tends to corroborate testimony of such settlement, and in connection with other circumstances may be evidence of the existence of a demand subject to no counter-claim.

**A Debtor Making Voluntary Payments**, and who is indebted on several different accounts, has an absolute right, at the time of making payment, to direct upon which account the money shall be credited, but if the debtor gives no direction the creditor will then have the right to apply it upon whichever account he may see fit.

Where there are running accounts, and charges and credits are made at different times, the payments are to be deemed as made upon items antecedently due in the order of time in which they stand in the account.

**Tender**, or an offer to pay any sum which the debtor concedes to be due, is frequently relied upon as a defense in actions for the recovery of debts, and, if allowed, has the effect of throwing the burden of costs upon the creditor.

To be of any avail the amount tendered must be the precise sum actually due and the tender must be kept good by bringing



the money into court. In making the tender it must be uncoupled with any conditions, as that the creditor give a receipt in full of all demands, etc., and the money must be actually produced and offered to the creditor. Merely expressing a readiness to pay is not enough.

If the creditor accepts the tender it will constitute a perpetual bar to any further recovery of the debt on account of which the tender was made.

**Accord and Satisfaction** may be urged in defense of a creditor's claim, and if established will defeat it. But to amount to an accord and satisfaction the creditor must have received some actual benefit that he otherwise would not have had, and it must have been received in discharge of the debt. Mere partial payments will not usually be sufficient if the claim is liquidated, but if disputed and the money is paid in settlement it will bar further action on the part of the creditor. An agreement to take a less sum for a greater, or to take a part of the debt when all is due, is of no legal obligation.

**A Compromise** of a disputed claim, the parties dealing with each other upon terms of equality and each having knowledge, or the opportunity to acquire knowledge, of every fact bearing upon the validity of their respective claims, will be conclusive upon both parties.

**Set-Off or Counterclaim** may be interposed by a debtor of any demand which he may have against the creditor, and if proved may defeat, in whole or in part, the creditor's claim. As a rule, however, such counterclaim, to be effective, must have existed before the creditor commenced his action, and a claim purchased after suit brought will not avail.

**Receipts**, or written acknowledgments of the payment of money, though useful as vouchers in the settlement of accounts or disputed claims, are not treated in law as binding or conclusive. They may always be explained or even denied and the real facts shown. When given "in full" of a specified debt or of general demands they are held to be evidences of a compromise or settlement, and while not wholly exempt from explanation are of a higher and more conclusive character than a mere

acknowledgment of payment. If they also embody a contract they are not open to explanation or contradiction

**Payment Will Be Presumed** of all debts unclaimed and unrecognized for twenty years, but this is only an artificial and arbitrary rule of law and may be overcome by facts and circumstances tending to show the contrary. The statute of limitations, however, is a bar to actions on original contracts not enforced during the periods prescribed, and when pleaded by a debtor will generally be conclusive of the right to sue.

**The Appropriation of Payments** is, in the first instance, the right of the debtor. Hence, if a person owes money on several accounts he may designate on which the payment is to apply. If he fails so to do the person receiving the money may apply it as he sees fit. But when a person owes two debts, one of which is barred by limitation and one is not, the creditor would have no right to apply the payment on the debt which is barred and thereby take it out of the operation of the statute.

**A Mistake in Settlement** of an account, although the parties may agree upon the balance struck, will be good ground for opening the settlement if same was an error in regard to the items or in the computation of interest. So, also, if there has been any fraud, or undue advantage, whereby the balance of an account has been incorrectly fixed, it may be re-opened and examined. But when a settlement has been deliberately made it will not be set aside on trivial grounds.

**Books of Account**, shown to be fairly kept, which contain original entries of the transaction duly made in the usual course of business, may be admitted as evidence of same when it appears that there are no witnesses by whom the transaction can be otherwise proved. As between partners or others mutually interested they are presumed to be correct and to contain a true history and record of the business.

The fact that a person has the copy of an account against another person is no evidence that he is the owner, nor is it any evidence that such person has authority to collect it.

## Partnership.

**A Partnership Is Created** whenever persons engage in any business, trade or adventure upon the terms of sharing the profits and losses arising therefrom, and generally a partnership will be held to exist between any two or more persons whenever there is such a relation between them that each is as to all the others, in respect to the same business, both principal and agent.

Where the fact of a partnership is established, in the absence of any agreement to the contrary, it will be presumed that the interest of each partner is equal.

**Participation in Profits** will, as a rule, create the relation of partnership and a presumption will be raised thereby with respect to third persons. But this presumption may be repelled if from the circumstances or the agreement of the parties it satisfactorily appears that the share of the profits is not taken by the party sought to be charged, in the character of a partner, but as an agent or as compensation for services rendered or advances made.

**Limited Partnerships** are created by virtue of special statutes which define the rights and duties of the general and special partners. In effect, they limit the liability of certain of the partners to the amount actually invested and as the common law does not permit the creation of partnerships with restricted responsibility, the statute authorizing them must be substantially complied with or those who associate under it will be held as general partners. By reason of their technical character they are now seldom resorted to and the very common trading corporation has, to a large extent, superseded them.

**As to Third Persons**, a partnership will sometimes be created by operation of law, even against the intention of the parties. This may result because the contract into which they

have entered makes each the principal and agent of the other or because they have held themselves out to the public as partners. In such latter event those dealing with them on the faith of their representations may hold them responsible as partners, no matter what may have been the agreement existing among themselves and even though there was no partnership in fact.

**As Between the Parties** themselves, a partnership can exist only in pursuance of an express or implied agreement. The intention or belief of one party only will not create the relation in the absence of any assent by the other. The best and usual test, however, is the sharing of the profits and losses of the business.

**Dormant Partners** are not favored in law, the policy of which is to discountenance secret combines as opening the door to fraud. There is, in such cases, practically no partnership, except as between the partners themselves and whenever the rights of third persons intervene they will not be permitted to assert the relation but the entire assets will be considered as the property of the ostensible partners.

**A New Partner** coming into an existing firm will not be liable in respect to debts contracted by the firm previous to his entering it, unless he expressly assumes them.

**Each Partner** has full authority to bind all the others by his acts or contracts in relation to the firm's business, and as between the firm and third parties who deal with it, without notice. It is immaterial whether the partner is acting fairly with his co-partners or not.

As to matters not within the scope of the business of the firm the authority of one partner to act for the others must be shown the same as that of any other agent.

**The Interest of Each Partner** in the partnership stock or venture is the balance found due to him after the payment of all partnership debts and the adjustment of the partnership account as between the partners

**The Individual Property of a Partner** may be taken to satisfy a debt of his firm, provided his individual creditors are not injured thereby and make no complaint. But when the

rights of firm creditors and individual creditors are involved, the firm assets are not liable to be taken for individual debts until the firm liabilities are discharged, and *vice versa*.

Neither has one partner any authority to apply partnership effects to the satisfaction of his own debt without the express consent of the other partners.

**For Services Rendered** neither partner may charge the other or the firm, even when the services of the respective partners may have been very unequal, unless there is an express agreement to that effect.

**The Name of a Partnership** is wholly conventional, and, in the absence of a restrictive statute, a firm may adopt any name it sees fit. The question of partnership does not depend upon the name of the firm but upon the agreement of the parties as to the ownership of the property and the disposition to be made of the profits of the business. It may be carried on in the name of one partner alone, or in the name of one partner and "company"; or in the name of persons who once owned the business but have died or withdrawn, or under the style of a company with no names of partners displayed. The use of a corporation name is, however, strictly restricted to partnerships existing under the special laws relating to corporations.

**Dissolution of Partnerships** may be effected by the voluntary act of the partners on expiration of the term by limitation, a decree of court, or the insanity, bankruptcy, or death of any one of the contracting parties. Where capital is the element which makes a person a partner the withdrawal of same works a dissolution. A dissolution operates as a revocation of all power in each partner to enter into negotiations on behalf of the firm, and none of the partners can afterward create any new contract or obligation binding upon the copartnership.

**Death of a Partner** puts an end to the copartnership, however numerous the association may be, and the surviving partners will have no authority to carry on the partnership business or to engage in new transactions, make contracts, or incur liabilities on account thereof. In such event the title to the partnership assets rests in the survivors, who will have the ex-

clusive right to dispose of same in closing up the affairs of the firm. A community of interest still exists, however, between the survivors and the representatives of the deceased partner, and the latter have the right to insist on the application of the joint property to the payment of the joint debts, and a due distribution of the surplus. So long as these objects remain to be accomplished the partnership may be considered as having a limited continuance.

**Insanity of One Partner** does not, of itself, work a dissolution of a partnership, but may be sufficient grounds to justify a court of equity in decreeing its dissolution. After an adjudication of the insanity of one partner the continuing partner may apply for a dissolution if he desires; or, if it is a partnership at will, he may dissolve it of his own volition. If under such circumstances the same partner continues the business as before, without objection or notice to any one, it will be presumed that he did not intend a dissolution, and so long as he thus continues to carry on the business he will be compelled to account for the profits accruing to him from the same.

**Bankruptcy** of one of its members will have the effect of dissolving a partnership.

**After Dissolution** either partner may collect, receive, and receipt for a debt due the firm unless restrained by positive agreement or by an order of court. Nor can one partner deprive the others of this power by notifying debtors not to pay to such others; nor does the insolvency of the partner receiving the money, nor the application which he makes of it, alter the right.

**Notice of Dissolution** must be given by a retiring partner who desires to relieve himself from future liability for debts incurred by the firm. Unless such notice is given, persons dealing with the partner who continues the business, without actual knowledge of the dissolution, will have the right to rely on the credit of the firm. As to persons who may have had knowledge of the firm before its dissolution, but had not had dealings with it, a general public notice given in any reasonable way will be sufficient. As to those persons who had been accustomed to deal with the firm the notice must be actual. It is immaterial how such notice is given, provided the fact of a change is

brought home to them, but the simplest and best method is a written notification by the party directly interested.

The duty of a retiring dormant partner is to give notice only to such persons as may have had some knowledge of his connection with the firm, but as to strangers having no such knowledge he owes no such duty.

**Suits at Law** are not maintainable between partners, for matters growing out of the partnership relation, until after the settlement of the partnership business and a general accounting. Neither can one firm sue another firm, at law, where one partner is a member of both firms. For any misconduct of the partners as members of the firm, or for any violation of partnership agreements, or for an accounting, resort must be had to a court of equity. But where an accounting has been had on a settlement of partnership business, and a balance struck, and an express promise to pay made thereon, the partner promising becomes liable therefor to the other in an action at law.

**Partnership Articles** in writing are recommended in all cases, even where the joint venture is only for a single transaction. No set form is necessary, but the agreement should be clearly and unequivocally stated. This would comprise a recital of the firm name; duration of the term; the amounts contributed; and the respective interests of each partner; the business to be pursued; the special rights and duties of each partner, and all general and special agreements relative to the conduct of the business and the methods to be employed on dissolution. This latter is a most important particular, as experience abundantly proves that it is cheaper to settle the terms of dissolution before than it is after that event has occurred.

A violation of the agreement will give to the injured partner the right to dissolve the firm.



## Corporations.

**The Tendency of Capital** is now toward a unification of control, and in this country the majority of large establishments and extensive business transactions are conducted as corporations, taking the place, to a large extent, of individual enterprises and partnership ventures.

**A Corporation**, for nearly every purpose, has a distinct identity from that of the individual corporators or those who, from time to time, may be its stockholders and is wholly unaffected by their personal rights, obligations and private transactions with third persons, whether such rights accrued or obligations were incurred before or after incorporation. Through all the changes in the personnel of its stockholders its legal status remains the same.

**It Has Power** to do such business only as it is authorized by its act of incorporation to do, but has the right to conduct its business by all legitimate means. It has implied power to contract debts, like an individual, and may execute negotiable bills, notes or bonds. It may be bound on implied contracts to be deduced by inference from corporate acts.

Public policy requires that corporations should be confined strictly within the limits of their charters, yet when they have exercised powers incidental to those conferred, and in furtherance of the general objects of the corporation, although such acts may have been beyond the express right conferred, they will yet be estopped from denying that they had authority to make the contracts, when such denial would tend to the injury of those dealing with them.

**Contracts by Corporations** are made through the medium of their officers and agents, and the corporation will be bound by the acts of its officers performed in the ordinary discharge of their official duty. It is not necessary to the validity of a contract with a corporation that it be tested under the corporate seal. In fact the seal is very seldom used, the vote of the board



of directors being as binding as the most solemn acts under the corporate seal.

A contract by a corporation is the act of the legal or artificial entity created by the charter and not that of the individual members who may compose it.

In all contracts by or with corporations the corporation itself should appear as the contracting party by its proper agents.

**Negligence and Misconduct** may be imputed to a corporation the same as a natural person, and it may be held financially responsible for acts done by its agents.

**The Capital Stock** of a corporation, including all unpaid subscriptions thereto, constitutes a trust fund for the benefit of creditors of the corporation. In all subsequent transactions it becomes the basis for credit to the corporation, and when debts are incurred a contract with the creditors is raised by implication that it shall not be withdrawn or otherwise applied than upon their demand. If it is diverted the creditors may follow it as far as it can be traced and subject it to the payment of their demands where the rights of innocent third parties have not intervened.

**Shares of Stock** are usually evidenced by certificates under the seal of the corporation and the signatures of its officers. A certificate is not necessary to constitute a person a stockholder. The words "non-assessable" or "full paid" upon a certificate does not cancel the obligation to pay the amount actually due upon the shares. Stock becomes non-assessable only when fully paid.

**Holders of a Majority of Stock** in a corporation have the right to control it, and the minority cannot interfere therewith unless they show some good reason therefor. There is an implied obligation of the members to submit to the vote of a majority, and the general rule is that the acts of a majority bind the whole corporation, when confined to its legitimate and ordinary transactions and consistent with the original objects for which the company was formed.

**Every Subscriber** for stock in a corporation becomes liable for the amount subscribed by him and can discharge this liability only by paying it, in money or its equivalent, in the manner indicated by the subscription or the charter, and by

laws of the corporations. This liability cannot be evaded by a transfer of the stock or a change in the name of the corporation, nor can a stockholder set off against the amount of his unpaid subscription a debt due to him from the corporation.

So long as the corporation remains solvent there is no liability to pay upon shares unless an assessment or call is made by the directors, and in such event, unless the amount of the assessment is paid, the stock may be forfeited.

After the subscription has been fully paid all personal liability on the part of the stockholder ceases.

**The Directors** of a corporation are its executive agents and managers. All business relating to the legitimate objects of the company may be transacted by them, without the assent of the stockholders, and the latter will be bound by their acts within the scope of their authority. They hold the assets and property of the corporation as trustees for the stockholders and hence cannot deal in the affairs of the corporation for their own benefit or secure to themselves any advantage not shared by the stockholders.

**Liability of a Corporation** for the acts of its servants while engaged in its business is practically the same as that of individuals under like circumstances. It may become civilly responsible for damages, actual or exemplary, and frequently courts impose what are termed "punitive" damages, or damages awarded not for actual injuries, but by way of punishment.

**Persons Dealing with Corporations** are bound to take notice of the general laws of the state under which the corporation was organized, as well as the provisions of its charter and its way of doing business, and in all transactions with its agents and officers, are bound to know the extent of their powers and authority.

**Certificates of Stock** in an incorporated company are merely evidences of the ownership of shares. They are not securities for money, nor do they possess the qualities of commercial obligations; in a strictly legal sense, they are not negotiable, notwithstanding any custom to the contrary and do not protect the persons to whom they may have been transferred from equities of the corporation against them.

## Agency.

**An Agent** is one who is authorized to do certain acts for, or in relation to the property rights of, another, who is generally called the principal. Much of the business of the country is necessarily conducted by agents, and a correct understanding of their powers, duties, and responsibilities is essential to every person who may employ or deal with them.

**A General Agency** exists where there is a delegation of power to do all acts connected with a particular trade, business, or employment.

**A Special Agency** is created where the delegation is to do a single act or series of acts of a specific character.

**The Agent** is bound to pursue the instructions of his principal, and if he deviates therefrom, although with a view to his employer's interest, he will be answerable for any consequent injury; he will be held responsible to the principal for misfeasance, as where he omits something which ought to have been done and which it was his duty to do, or for delay or negligence in the execution of the subject of the agency.

He is bound to the utmost good faith toward his principal and has no right to speculate in property committed to his care or to realize a profit out of the subject matter of the agency. He cannot act adversely to his principal nor become a purchaser for his own benefit in a sale made by him for his principal.

**The Principal** is bound by the agent's acts and is responsible to others for whatever he may do within the scope of his authority, irrespective of actual instructions, unless the persons dealing with him had notice of same. The principal is also responsible for the fraud or misrepresentations of the agent, and in this respect there is no distinction between an agent authorized to do business generally and one employed to conduct a

single transaction, if, in each case, he is acting in the business for which he was employed and had authority to complete the transaction.

If the agent transcends his authority it is the duty of the principal to repudiate his acts as soon as informed of them, and, failing in this, he will be held to have ratified them.

**Notice to an Agent**, or knowledge of fact acquired by him during his agency, will, as a rule, be imputed also to his principal, but to charge a principal the facts of which the agent has knowledge must be within the scope of the agency, so that it is the duty of the agent to act upon them or communicate same to his principal.

**Payments Made to an Agent** are valid and obligatory upon the principal in all cases where the agent is authorized to collect, either by express authority or implication resulting from the usage of trade, or from the particular dealings between the parties.

**Persons Dealing with Agents** are bound to inquire and ascertain the extent of their authority, and if they neglect so to do they act at their peril.

**Death of the Principal** terminates the authority of the agent. This logically follows as the agent is only a representative, and when the person dies for whom he professes to act, his powers are immediately determined.

**Agent Becomes Personally Liable** when he undertakes to contract in behalf of his principal in a manner which is not legally binding. If he has no authority, but assumes to act as agent for another he will be liable only, as he may expressly bind himself. The remedy in such case is not upon the contract, but by action against him for falsely representing himself as authorized to bind his principal.



## Factors and Brokers.

**A Broker** is one who is engaged for others in negotiating contracts relative to property, with the custody of which he has no concern. Much of the business of the country relating to both real and personal property is conducted through the mediation of brokers.

**A Factor** is one employed to sell goods or merchandise consigned or delivered to him by his principal, and hence, while exercising the general powers of a broker he also has the actual custody of the articles to be sold. He differs, however, from a broker in that the latter can only sell or buy in the name of his principal, whereas a factor may buy and sell for his principal in his own name as well as in that of the principal. In ordinary commercial usage a factor is generally called a commission merchant.

**Factors and Brokers** are required to exercise the utmost good faith toward their principal, and they can neither realize a profit out of the property entrusted to their care or speculate for their own account, but all profits or advantages gained in the transaction belong to the principal.

They are bound to conduct the business of the principal with all such reasonable and ordinary care as is usually exercised by a prudent man in the management of his own business and to conform to the general rules and regulations of the market where the sale may occur.

A commission merchant cannot be held as a guarantor of the responsibility of persons to whom he sells in the usual course of business, but he must use all reasonable efforts to learn the pecuniary responsibility of the purchaser, and, failing in this, he may be held liable for loss. If he sells for cash it is his duty to obtain payment before he parts with the control of the goods unless some usage of the market permits a different course.

**A Lien** upon the goods in his possession is given to a commission merchant for his advances, commissions, and expenses.

as well as for any general balance that may be due him, unless by special contract the right has been waived. He may sell goods consigned to him to reimburse himself for such advances and commissions, provided the consignor neglects or refuses to reimburse him.

**Employment of a Broker** to sell property implies a promise on the part of the principal to compensate him for his labor or to pay "commissions" for the service rendered, as well as to reimburse him for such losses or expenditures as may become necessary or result from the performance of the agency. If the commission is to deal in an established market or trade the principal impliedly confers upon the broker authority to deal according to the usage or custom in such market or trade.

**A Broker's Commissions** are regarded as earned whenever he has produced a person ready and able to purchase the principal's property on the prescribed terms, and the principal cannot relieve himself from liability therefor by a refusal to consummate the sale. Nor, after negotiations begun through his intervention have virtually culminated in a sale, can a broker be discharged so as to deprive him of his commissions, and if it be shown that the broker was the procuring cause of the sale he will be awarded compensation notwithstanding such discharge.

The owner who has employed a broker to sell his property may, notwithstanding, negotiate a sale himself; and if he does so without any agency or participation of the broker he will not be liable to him for commissions.

**The Measure** of a broker's compensation is usually fixed by the parties when the agency is created, but when no such arrangement has been made a well-established and uniform custom or usage may be resorted to for the purpose of fixing the value. In the absence of such custom or usage the measure of compensation must be ascertained as in any other case of employment. If by special contract the broker is not to receive any compensation unless the property is sold at a stated price he will not be entitled to commissions unless that price is realized or unless he produces a purchaser willing to pay it.

## Suretyship and Guaranty.

**Suretyship** is an undertaking to answer for the debt, default, or miscarriage of another, by which the surety becomes bound in the place of the principal debtor. It renders the surety liable in the same manner as the principal.

**Guaranty** is an undertaking that the principal debtor shall pay; suretyship that the debt shall be paid. It is limited to mercantile transactions or to paper not under seal while suretyship applies to all undertakings.

○ **A Surety** has a right to stand upon the very terms of his contract, and any alteration therein made without his consent is fatal to his obligation, even though it may be to his advantage. He can recover of his principal whatever damage he may have sustained and has the right to be subrogated to the position of the creditor whose demand he pays.

Where there are two or more sureties for the same principal and for the same obligation, they are co-sureties. Where one pays more than his just share he is entitled to contribution from his co-surety.

**The Liability of a Surety** is fixed by the terms of the instrument which he signs and cannot be enlarged or varied from the undertaking therein contained. Under the circumstances pointed out in his obligation the surety is bound, but no further, and in case of doubt the doubt must be resolved in his favor.

Whatever discharges the principal discharges the surety.

**Surety Will Be Discharged** where the original agreement is changed without his consent. Hence an agreement by the payee of a note with the principal, to extend the time of payment, if made without the assent of the surety, will release him from further liability.

But mere delay on the part of a creditor to proceed against the principal does not impair the obligation of the surety.

## Commercial Paper.

**Commercial or Negotiable Paper** is the name usually applied to those evidences of debt or ownership of property which are in common use in the mercantile and commercial transactions of the world, and which pass from hand to hand by indorsement. This is strictly negotiable paper, but the wider term, "commercial" paper, is in common use to denote almost everything relating to the written transactions or dealings of merchants.

**Bills of Exchange** are the highest class of commercial paper known to the law. Their essential qualities are, that they shall be payable at all events, not dependent on any contingency, nor payable out of any particular fund; that they be for the payment of money only and not for the performance of any other act, or in the alternative. They are always presumed to be drawn on funds and with the understanding between the drawer and drawee that they constitute an appropriation of the funds of the former in the hands of the latter.

**Promissory Notes**, to be negotiable, must be for a sum certain and payable, without condition, at some future time to some person therein named, or his order, or to bearer. In the original form they differ greatly from a bill of exchange yet when indorsed and put into circulation are exactly similar to one and are governed by substantially the same rules. When payable to order or bearer they pass by indorsement and the holder may sue thereon in his own name. No particular form is necessary, provided the promise is unequivocally made, the sum certain and the time of payment unconditional. It is customary to say that the promise is for "value received," but these words, while usual and proper, are not necessary to the validity of the undertaking.

**Due Bills**, under the statute, are placed in the same class as promissory notes, and are assignable in the same manner.



**Bills of Lading**, though usually classed as commercial paper are not negotiable nor do they possess the characteristics of bills of exchange or other instruments of like nature. A bill of lading does not represent money, but property; it is only negotiable in the sense that its true owner may transfer it by indorsement or assignment so as to vest the legal title in the indorsee. Even when made negotiable by statute they do not stand on the same footing as bills of exchange, but the effect of the statute is merely to make the transfer and delivery of the bill, as a symbol of property, equivalent to an actual transfer and delivery of the property itself.

They may be pledged as collateral security for a debt and the pledgee will acquire a lien upon the property so long as he retains possession of the bill.

When attached to drafts the transaction ordinarily implies a sale on credit and that the bill is retained to secure the acceptance or payment of the draft.

**Warehouse Receipts** are governed by substantially the same rules as bills of lading. A delivery of a warehouse receipt has the same effect in transferring the title to property as the delivery of the property itself.

**Signatures** to commercial paper should be the parties' full and proper names or those by which they are known and identified in society. It is not material, however, in what manner the signature is appended, whether in script or roman letters or made with a pen or with type, so long as it is adopted and used as a signature and recognized as such.

Firms and corporations should sign by their official name by any of their proper officers and generally when individuals assume obligations over their own signatures, notwithstanding they may add descriptive words denoting some official trust or dignity, they will yet be held personally liable.

**Accommodation Paper** is either a negotiable or non-negotiable bill or note made by one who puts his name thereto without consideration, with the intention of lending credit to the party accommodated. As between the immediate parties the instrument is void and uncollectable, but the beneficiary may transfer it, either in payment of his debts or as collateral

security, and when so assigned in the regular course of business for a valuable consideration it will not be distinguishable in legal effect from any other class of commercial paper.

One who lends his name to serve his friend, that he may obtain money on it, should not complain, when the purpose is answered, if the law considers him precisely in the character he has assumed.

**Presentment** of a draft or bill must be made within a reasonable time, and in case of non-payment notice must be promptly given to the drawer in order to charge him. When the bill is payable at sight there is no fixed period in which it must be presented and may be considered as matured when presented for payment.

Presentment should be made during the business hours of the day, to the party upon whom it is drawn and at his place of business, if he has such. This rule is not imperative, however, and except where the money is due from a bank the hours for presenting a note or bill may properly range from early morning, through the whole day, down to bed time in the evening.

**The Holder** of a bill or draft is not bound, as between himself and the drawer, to present it for payment at maturity. If he delays, the only risk he incurs is that of the intervening insolvency of the drawer. But in order to hold an indorser he must exercise diligence in presentment and demand.

**The Acceptor** of a bill of exchange, by the act of acceptance, admits the execution of the bill by the drawer and that it is drawn upon funds of the drawer in his hands.

With respect to liability, the acceptor of a bill and the maker of a note stand as principals; the indorsers only as sureties.

It is usual to indicate the fact of acceptance in writing upon the face of the bill, but a verbal acceptance, unless provided otherwise by statute, if established by proof, is as binding and conclusive as though in writing. By statutory regulation, however, in many states, no person can be charged as an acceptor unless his acceptance shall be in writing, signed by himself or his lawful agent, and if written on a paper, other than the bill itself, will not bind the acceptor except in favor of the person to

whom such acceptance shall have been shown and who, on the faith thereof, shall have received the bill for a valuable consideration.

The law makes it the duty of the acceptor or drawee to know the signature of the drawer, and the holder is not bound to furnish proof of its genuineness. So, too, if a bill is payable to the order of the payee the acceptor or drawee is bound to ascertain that the person presenting it is the one entitled to payment; if he be deceived and make payment to one not entitled to receive it, the real owner of the bill may recover its amount again from the drawee.

The holder of a bill presenting same for acceptance may insist that such acceptance be written upon the bill itself, and a refusal to comply upon request made will be regarded as a dishonor.

**Payment** of negotiable paper must be made in money. Usually no particular kind is specified, the amount being simply designated as "dollars," but within comparatively recent years, commencing with the first issue of treasury notes declared to have the quality of legal tender, it has been a common practice of drawers of bills of exchange or checks, or makers of promissory notes, to indicate whether the same are to be paid in gold or silver or in such notes, and the term "current funds" has been employed to a large extent. This latter term covers practically whatever is current and receivable by law as money, whether notes or coin. A note or order so drawn can only be satisfied by a payment in par funds, that is, money circulating without a discount.

A person paying a promissory note to one not its holder does so at his peril. The note itself should be produced and surrendered, or, in case of partial payment, the payment should be indorsed upon the note in the maker's presence. To do otherwise is gross negligence, for which the law frequently affords no relief should the note afterward turn up in other hands.

The possession of a promissory note by the maker raises a presumption that it has been paid; just as the continuous possession of it by the payee raises a corresponding presumption it has not been paid.

**Indorsement** of a negotiable instrument is in legal effect a contract on the part of the indorser, that if, when duly presented, the obligation is not met he, the indorser, will, upon due and reasonable notice given him of the dishonor, pay it to the indorsee or other holder.

If the indorser wishes to qualify his liability he must in some manner clearly indicate that his indorsement is limited to a transfer of the paper, and nothing more. The usual method is to employ the words "without recourse."

The indorsement, as its name signifies, is usually made by the writing of a party's name upon the back of the note or bill, and its primary purpose is to transfer rights therein, but it may be done solely for the purpose of lending to it an additional security. It may be made to a particular indorsee or to blank. In the former event its effect will be to transfer the property in the paper to the party named; in the latter, to any person into whose possession it may lawfully come.

As a rule, the legal title to a note cannot be transferred by a separate instrument in writing, but only by an indorsement upon the note.

**Note Payable to Several Persons**, not partners, can be transferred only by a joint indorsement of all of them. If made to two or more persons as partners, it may be transferred by the indorsement of any one of them.

**Indorsement for Collection** does not work a transfer of title to the indorsee, but merely constitutes him the agent of the indorser to present the paper, demand and receive payment, and remit the proceeds.

**Indorsement in Blank** is when the indorser's name is written on the back, leaving a blank over the name for the insertion of the name of an indorsee or person to whom the note shall be payable. While the indorsement remains in blank the note may be passed from person to person by mere delivery, and the last holder has the right to fill in his own name as indorsee as though it had been indorsed to him in the first instance.

A party receiving and passing a note while under a blank indorsement, and without putting his name to it, assumes no re-

sponsibility in relation to it. If the person receiving a note under blank indorsement desires to hold the person passing same he should require such person's indorsement upon it.

**The Indorsee** of a note, in the absence of proof to the contrary, is presumed to have taken it in the usual course of trade before maturity, for value and in good faith. Its possession by him is *prima facie* evidence of these facts, and any person who questions same must affirmatively prove the contrary.

**An Accommodation Indorser** is one who at the request of the maker and for his benefit, but not for value, nor in the ordinary course of business, places his name upon the back of a note or bill. He will be responsible as against a *bona fide* holder.

**Protest** for the non-acceptance or non-payment of a note or bill of exchange has the effect of making all of the parties thereto severally responsible to the holder for the amount of the note or bill together with any damages he may have sustained. It is made by a formal certificate by a notary reciting the fact of presentment, demand for payment and dishonor, and upon which he protests against the drawer and indorsers thereof for exchange, re-exchange, damages, costs, and interests. A notice of the protest is also sent to or served upon all of the parties to the bill.

Protest of foreign bills is legal evidence of demand and refusal to pay.

Inland bills and notes of all kinds are not required to be protested, neither is a notarial protest of same any evidence of demand, refusal to pay, or notice of dishonor. It is the custom of nearly all banks to protest this kind of paper, but such action is entirely unwarranted in law, and the fees charged therefor cannot be legally collected.

**The Purchaser of Negotiable Paper**, before maturity, takes it discharged of all equities that may exist between the original parties thereto and the title of same in his hands cannot be impeached, unless he has had notice of such facts as would subject him to the imputation of bad faith. He may enforce payment in his own name, and is further entitled to re-

cover as against the maker the whole amount thereof, irrespective of what he may have paid therefor.

Nor is it material that the holder may have acquired same under circumstances calculated to excite suspicion, or been guilty of negligence in making inquiries, for a party is under no legal obligation to inquire as to possible defense. To defeat his claim there must be a palpable want of honesty in acquiring the note.

**Past Due Paper**, although acquired in the regular course of business and for value, is yet subject to all defenses that might have been made while in the hands of the original payee. The assignee of such paper is legally presumed to have notice of any defense that exists against it, and such defense may be made as effectually while in his hands as though no transfer had been made.

**Days of Grace** are allowed on certain kinds of commercial paper, but the laws of the different States are not uniform. As a general rule, the law of the place of payment must govern as to the allowance of days of grace. When a note or bill is entitled to days of grace it is not really due until the expiration of the grace and no suit can be instituted thereon until after that period. The usual time is three days from the date of maturity. Paper payable at sight or on demand is not, as a rule, entitled to grace, but by statute in many States such paper is placed on the same footing, with respect to grace, as paper payable at a future day certain.

**Paper Maturing on Holidays** or Sunday should be presented for acceptance or payment on the secular or business day next succeeding such Sunday or holiday, and in places where half holidays are in vogue before 12 o'clock, noon, of such day. Jan. 1, Feb. 22, May 30, July 4, and Dec. 25 are observed as holidays in nearly every part of the United States. In addition the day of any general or special election and any day appointed by the Governor as a day of thanksgiving are usually holidays, and when such days fall on Sunday the succeeding Monday is observed as the holiday. Negotiable paper

otherwise presentable on such Monday must be presented on the next succeeding business day.

**Alteration of a bill or note by the holder after delivery and without the consent of the maker will render same void, however immaterial the alteration may be.**

**In Case of a Lost Note** the owner may recover upon tendering to the maker a sufficient indemnity in some form against any future claim upon the lost instrument, or he must bring himself within some one of the excepted cases where indemnity is not required. Thus, if the note is not payable to bearer and has not been indorsed; or has been indorsed specially; or where it is clearly shown to have been destroyed; or when it has been traced to the maker's custody, a recovery may usually be had without tendering indemnity.

**Possession** of a promissory note by the payee is *prima facie* evidence that he is the owner thereof, and this, too, notwithstanding the fact that such note is indorsed in blank by such payee. When a person, other than the payee has the possession of a note it will not be presumed, in the absence of proof, that he came by it dishonestly or did not pay value for it. When the payee takes up a note, after its negotiation by him, the ownership, both legal and equitable, will return to him and he may maintain an action thereon in his own name.

But where commercial paper is found in the hands of a stranger to it, with a special indorsement, the law cannot presume that it has rightfully come into the hands of the holder, for that would defeat the very object of the special indorsement, which is to notify the world that it can be transferred to a stranger only by the actual indorsement of the special indorsee.

## Interest.

**Interest** is a compensation paid for the use of money or legal damages for its detention. It is only allowed where there is an express contract for same or in cases provided by statute.

Usually a creditor will not be entitled to interest on a balance of account due him, unless there has been a promise to pay interest or an "unreasonable and vexatious" delay of payment, but where an accounting is had, a balance struck and presented, and a promise made to pay same, this will render the debt liquidated and it will draw interest thereafter at the legal rate.

**Interest Rates** are fixed by statute, which vary materially in different States. In the majority the rate is 5 or 6 per cent, and, although parties are allowed to contract for any rate, not exceeding a certain maximum, no more than the "legal rate" can be collected where it has not been specifically agreed upon.

Where no rate is specified the presumption is that the rate is the same at the place of execution as at the place of payment, and this rule is usually applied to all foreign notes and accounts.

**In Case of Partial Payments** the rule for computing interest is as follows: Calculate interest to the time of payment; the sum paid is first to be applied to liquidate the interest; if it exceeds unpaid interest due, the remainder goes to diminish the principal; if the payment falls short of the interest the unpaid interest is not to be added to the principal so as to produce interest, but is to be set apart to be extinguished together with the accumulated interest by the next payment.

**When No Payments** have been made the interest should be computed from the time the debt begins to draw interest up to the time of settlement at the contract rate, if there be one. It is not permissible to compute interest on the debt to the time of its maturity, add it to the principal, and then reckon interest on the gross amount from maturity.

Interest on a note payable on demand begins to run from its date.



## INTEREST LAWS AND STATUTES OF LIMITATIONS.

| STATES AND TERRITORIES.   | INTEREST LAWS. |                           | STATUTES OF LIMITATIONS. |               |                       |
|---------------------------|----------------|---------------------------|--------------------------|---------------|-----------------------|
|                           | Legal rate.    | Rate Allowed by Contract. | Judgments, Years.        | Notes, Years. | Open Accounts, Years. |
|                           | Per Cent.      | Per Cent.                 |                          |               |                       |
| Alabama.....              | 8              | 8                         | 20                       | 6*            | 3                     |
| Arkansas.....             | 6              | 10                        | 10                       | 5             | 3                     |
| Arizona.....              | 7              | Any rate.                 | 5                        | 5             | 3                     |
| California.....           | 7              | Any rate.                 | 5                        | 4†            | 2                     |
| Colorado.....             | 8              | Any rate.                 | 20                       | 6             | 6                     |
| Connecticut.....          | 6              | Any rate.                 | †                        | (e)           | 6                     |
| Delaware.....             | 6              | 6                         | (e)                      | 6             | 3                     |
| District of Columbia..... | 6              | 10                        | 12                       | 3             | 3                     |
| Florida.....              | 8              | 10‡                       | 20                       |               | 2                     |
| Georgia.....              | 7              | 8                         | 7‡‡                      | 6             | 4                     |
| Idaho.....                | 10             | 18                        | 6                        | 5             | 4                     |
| Illinois.....             | 5              | 7                         | 20                       | 10            | 5                     |
| Indiana.....              | 6              | 8                         | 10**                     | 10            | 6                     |
| Iowa.....                 | 6              | 8                         | 20                       | 10            | 5                     |
| Kansas.....               | 6              | 10                        | 5                        | 5             | 3                     |
| Kentucky (a).....         | 6              | 6                         | 15                       | 15            | 5(a)                  |
| Louisiana.....            | 5              | 8                         | 10                       | 5             | 3                     |
| Maine.....                | 6              | Any rate.                 | 20                       | 6‡            | 6                     |
| Maryland.....             | 6              | 6                         | 12                       | 3‡            | 3**                   |
| Massachusetts.....        | 6              | Any rate.                 | 20                       | 6‡            | 6                     |
| Michigan.....             | 6              | 10‡                       | 6(g)                     | 6             | 6                     |
| Minnesota.....            | 7              | 10                        | 10                       | 6             | 6                     |
| Mississippi.....          | 6              | 10                        | 7                        | 6             | 3                     |
| Missouri.....             | 6              | 8                         | 20                       | 10            | 5                     |
| Montana.....              | 7              | 12                        | 10                       | 8             | 5                     |
| Nebraska.....             | 6              | 10                        | 5                        | 5             | 4                     |
| Nevada.....               | 7              | Any rate.                 | 6                        | 6             | 4                     |
| New Hampshire.....        | 6              | 6                         | 20                       | 6             | 6                     |
| New Jersey.....           | 6              | 6                         | 20                       | 6             | 6                     |
| New Mexico.....           | 6              | 12                        | 7                        | 6             | 4                     |
| New York.....             | 6              | 6††                       | 20                       | 6             | 6                     |
| North Carolina.....       | 6              | 6                         | 10                       | 3*            | 3                     |
| North Dakota.....         | 6              | 12                        | 10(f)                    | 6             | 6                     |
| Ohio.....                 | 6              | 8                         | 5‡‡                      | 15            | 6                     |
| Oklahoma.....             | 7              | Any rate.                 | 1                        | 5             | 3                     |
| Oregon.....               | 8              | 10                        | 10                       | 6             | 6                     |
| Pennsylvania.....         | 6              | 6                         | 5                        | 6             | 6                     |
| Rhode Island.....         | 6              | Any rate.                 | 20                       | 6             | 6                     |
| South Carolina.....       | 7              | 8                         | 10                       | 6             | 6                     |
| South Dakota.....         | 7              | 12                        | 10                       | 6             | 6                     |
| Tennessee.....            | 6              | 6                         | 10                       | 6             | 6                     |
| Texas.....                | 8              | 10                        | 10                       | 4             | 2                     |
| Utah.....                 | 8              | Any rate.                 | 5                        | 4             | 2                     |
| Vermont.....              | 6              | 6                         | 8                        | 6‡‡           | 6                     |
| Virginia.....             | 6              | 6                         | 10                       | 5             | 2                     |
| Washington.....           | 7              | 12                        | 6                        | 6             | 3                     |
| West Virginia.....        | 6              | 6                         | 10                       | 10            | 5                     |
| Wisconsin.....            | 7              | 10                        | 20                       | 6             | 6                     |
| Wyoming.....              | 8              | 12                        | 21                       | 5             | 8                     |

NOTE.—For references see next page.

**Payment of Interest** can be exacted only in the manner and form contracted for, and where parties intend to reserve interest all statements respecting same should be explicit. Thus the interest upon a note payable three years after date "with interest at 8 per cent per annum after date until paid" does not become due or payable until the maturity of the note. If on such a note annual or semi-annual payments are intended then the words "payable annually" or "semi-annually" should be used.

**Usury** is the taking or reserving of more than the legal rate of interest for the loan or forbearance of money. Formerly it was attended with severe penalties, but recent legislation has tended to remove same. The laws of the States are not alike and no general rule can be given.

Generally where a party contracts for or receives a rate of interest in excess of that allowed by law he will forfeit all interest on the principal sum and all payments of interest will be allowed in reduction of the principal.

In most States corporations are not permitted to plead usury.

**Commissions or Premiums** paid to a broker for procuring a loan do not constitute usury, nor will a stipulation to pay an attorney's fee in case of collection by suit, or the deducting of interest in advance by way of discount, subject the paper to the taint of usury.

**The Assignee** of a usurious note, if received by him before maturity, in the usual course of business, will not be affected by the usurious taint unless he had notice of it, and he will be entitled to recover the full amount of the note. If, however, he had notice of its being given for a usurious consideration he takes it subject to the defense of usury.

**Discounting Paper** in the usual course of business will not constitute usury, nor will the purchase of same at a discount greater than the legal interest rate have that effect.

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\* Under seal, 10 years. † If made in state; if outside, 2 years. ‡ No law and no decision regarding judgments. § Not to exceed 10 per cent. ¶ Under seal, 20 years. ¶ Under seal, 12 years. \*\* Real Estate, 20 years. †† New York has by a recent law legalized any rate of interest on call loans of \$5,000 or upward, on collateral security. ‡‡ Becomes dormant, but may be revived. §§ Under seal, 14 years. (a) Building and Loan Associations may charge 12 per cent interest and premium together. Actions on merchants' accounts must be commenced in two years. (c) Ten years in New Castle County, twenty years in Kent and Sussex Counties, Del. (e) Negotiable notes 6 years, non-negotiable 17 years. (f) Ten years in new law, 20 years in old law. (g) Not under seal.

## Banks and Banking.

**Banks** of deposit and exchange are necessities of commercial life. A whole department is devoted to them in this work. We give herewith only a few hints as to the legal features of banking, which may be of value to those who keep accounts at, or avail themselves of the facilities of these useful institutions.

**Between Bank and Depositor** the relation is merely that of debtor and creditor, unless the deposit is special. Money deposited in the ordinary course of business at once becomes the property of the bank and is blended with its general funds. Thereafter the depositor has only a debt against the bank payable on demand, upon presentation of a check, to whomsoever the depositor may direct. As money is paid in and drawn out, or other debits and credits are entered by the consent of both parties in the general banking account of the depositor, a balance is considered as struck at the date of each payment on either side of the account.

Checks, drafts, or other evidences of debt received by a bank as deposits, and credited as so much money, transfers their legal title to the bank and it in turn becomes liable to the depositor for so much money deposited as of the date of the credit.

By special contract banks may regulate the matter of transfer and liability. Usually this is done, and the checks, etc., of the depositor are credited conditionally. If not found good on presentation they are "charged back" to the depositor.

**Banker Has No Lien** upon funds in his hands for the indebtedness of a customer, in the absence of a contract for that purpose, nor on securities, for a general balance, or for the payment of other claims, where the securities were pledged to secure a particular loan or debt.

**A Deposit** is general, unless the depositor makes it special or deposits it expressly in some particular capacity. Where the deposit is general there is an implied undertaking on the part

of the bank to return, not the same funds, but an equivalent sum whenever it shall be demanded.

**Depositor's Pass Book** is his receipt for moneys paid in, and the entry of the amount and date of deposit, made by a proper officer, binds the bank as an admission, and is generally conclusive upon it as an account stated when the pass book is balanced.

An account so stated by a bank to its depositor, by balancing and returning to him his pass book with vouchers, can always be opened, however, upon proof of fraud or mistake.

**Collections** of commercial paper for its patrons is one of the regular functions of a bank, and when the bank undertakes to perform this service it impliedly agrees that it will take all necessary steps to protect the holder's rights against all previous parties to the paper.

A bank, in receiving checks or bills on deposit or for collection, unless there is some agreement to the contrary, is usually held to act only as the agent of the depositor and beyond carefulness in selecting agents at other points to whom the bills are forwarded for collection and return, assumes no responsibility.

Checks on banks located in the same place are carried over until the next bank clearing, and if thrown out are at once charged back to the depositor's account.

**A Check**, in legal effect, is an inland bill of exchange, drawn on a bank or place of deposit, and operates as an assignment to the holder of so much of the deposit as may be specified. It creates no lien, as against the bank, and gives to the holder nothing more than an interest in the deposit, subject to the bank's right of set-off against the depositor and to pay his outstanding checks received by it before notice. It is payable on demand; is negotiable by indorsement and bears no interest prior to its presentation.

It is the custom of banks to return to the drawer, on the balancing of his account, all of the checks which have been drawn against his deposit, and such checks should be filed and preserved as vouchers of payment. Where the checks are payable in order, and all checks should be so drawn, and are returned

with the payee's indorsement they constitute legal vouchers of such payment in favor of the drawer and against the payee.

The mere drawing or receiving of a check in the course of business is not a payment of the debt which it evidences and becomes so only when the cash is paid upon it. This is true even of a certified check, which, at best, is only a conditional payment, and to make it operate as an absolute discharge of the debt there must be an express or implied agreement that it shall be regarded as money.

**The Drawer of a Check** thereby undertakes that the bank will pay to the holder the sum named therein upon due presentation, and if the check has been delivered and received in good faith the drawer will not be liable to pay it until the holder has demanded and failed to obtain payment from the bank upon which it was drawn. If the bank refuses to pay, the holder, as a general rule, has no right of action against it, but must look to the drawer for payment; but the drawer may have his action against the bank for refusing to honor his check.

**The Holder of a Check** must present it for payment to the bank against which it was drawn, without delay, and upon its refusal to pay must promptly give notice of such non-payment to the drawer or indorser. Where presentment and notice of non-payment would be of no benefit to the drawer, as where he had no funds to meet the check, this would not be necessary to fix liability; but, as a general rule, the notice should be given. The holder cannot sue the bank for refusing payment, unless it has accepted the check or done some act equivalent to acceptance, although it may have funds of the drawer sufficient to pay at the time of presentation; the holder, in such case, must seek recourse against the drawer or indorser.

**Presentation of a Check** must be made within a reasonable time in order to hold the drawer in case of failure or insolvency of the bank. What is such reasonable time will depend upon the circumstances of the case and the relations existing between the parties.

If the parties and the bank are in the same place the general rule is that a check must be presented the same day it is received or, at farthest, the day following. If the bank fails in the

meantime the loss falls on the drawer. If the holder and the bank are in different places the check must be forwarded for presentation on the next secular day after it is received. The same rule prevails with respect to the indorser of a check as in case of the drawer.

**An Uncertified Check**, given in the usual course of business, is not presumed to be received as absolute payment, even though the drawer may have funds in the bank, and the holder may return it and demand money in lieu thereof, unless he has received it under an express or implied agreement to present same.

**A Certified Check** has the effect of an agreement on the part of the bank that the signature of the drawer is genuine and that he has funds on deposit sufficient to meet the demand. The usual object of certification is to increase the negotiability of the check, but it affords no evidence of the solvency of the bank.

If the drawer, for his own benefit procures the check to be certified and then delivers same to the payee, he will still remain liable thereon as in other cases, and the holder, as in case of an uncertified check, must make due presentment and give notice of dishonor. But where the holder, instead of demanding and receiving the money, has the check certified and leaves the money in the bank he thereby makes a new contractual relation to which the drawer is not a party. In such cases he has practically drawn out the funds and redeposited them to his own credit and the drawer will therefore be discharged from all further liability.

**A Certificate of Deposit**, in the usual form, issued by a bank, and made payable to order or bearer, is negotiable, and a *bona fide* purchaser thereof for value, before maturity, without notice of equities, is protected to the same extent as an innocent holder of other negotiable paper.

But to acquire this character it must, in terms, purport to be an obligation. An ordinary deposit slip showing the amount paid into the bank is not a certificate of deposit, but simply a receipt.

Such certificates, in general effect, are not distinguishable

from promissory notes and are governed, in the main, by the rules applicable to that class of paper.

**Drawing Check Without Funds** in bank to meet it or with no reason to believe the check will be honored, is a fraud for which a criminal punishment is usually provided. If a party has advanced anything upon the faith of the check or parted with property he may repudiate the transaction and repossess himself of the property or bring action for its value.

**Refusing to Honor Check**, when the drawer has funds, even though occurring through mistake or carelessness, will create a liability on the part of the bank to answer in substantial damages without proof of actual loss on the part of the drawer. A bank holds such a relation to its depositors in the estimation of the business world, that a refusal of a check is practically equivalent to a charge of dishonesty and hence a serious injury to the depositor's credit.

#### FORM OF NOTICE OF PROTEST.

STATE OF ILLINOIS, }  
COUNTY OF ..... } ss.

.....189..  
Sir: A.....; for \$.....  
On.....  
Date.....  
Payable.....  
Signed by.....  
Endorsed by.....  
has been this day by me protested for non-payment, and I hereby  
notify you that the payment thereof has been duly demanded,  
and that the holders look to you for payment, damages, interest  
and cost.

Done at the request of.....

Notary Public.

To .....  
.....

## Personal Services.

**Work, Labor or Service** performed at the request of another, or with his consent, or the benefits of which he voluntarily accepts, raises an implied promise on his part to pay for same, unless such work was done under a special contract or as a gratuity or a gift.

**Where No Price Is Fixed** or agreed upon the law will imply a promise to pay whatever the services were reasonably worth.

**If Work Is Accepted** when done the promise becomes absolute and such acceptance may be either by words or acts if they are such as to show that the party knew the character and quality of the work performed or materials furnished and was satisfied therewith.

But an acceptance will not have the effect of waiving objections to any latent defects there may be in the work or in the materials furnished.

**The Agreed Price**, where one has been made, must govern, and usually, when a person remains in the employ of another, after the expiration of an agreed period of service at a specified price the original contract will be considered as binding upon both parties so far as the price of the labor is concerned.

**Experience, Skill and Care** on the part of the person rendering services is implied. When a person engages to work for another, or holds himself out to the public as a practitioner in any line of service, he impliedly contracts with persons employing him that he has a reasonable amount of skill for the employment and that in such employment he will exercise care and diligence. Should he fail in any of these particulars the employer may set off against the price of the work any damages he may sustain for want of requisite knowledge or skill.

**An Entire Contract**, or one that is not divisible by its terms, must be performed substantially as agreed to create a



right of recovery, but if the work is substantially performed, though not in strict conformity with the agreement, if the employer accepts same or receives any benefit therefrom, he will be held to pay therefor whatever same is reasonably worth to him.

Usually, however, when the contract is for a specific period of service, as where a party agrees to work for another for the space of one year, and to perform such services as are incident to the employment, the performance of the whole service is a condition precedent to the right of recovery. If the employee quits before the expiration of the time for which he agreed to work, without any sufficient cause or for a cause which he himself wrongfully produced, he cannot recover for the time he has worked. The contract in such case is entire.

If the employer fails to comply with the agreements on his part the servant has a right to abandon the service and to collect from the employer the amount actually due. But the servant has no right to break the contract for a fanciful grievance.

If the servant is prevented from performing his contract by his employer, or is discharged without good cause, or is, from ill usage, compelled to abandon same, then he may recover whatever the labor actually performed would amount to at the contract price. If without any fault on his part the servant is discharged before the expiration of the stipulated time he may still claim the full amount of his wages for the entire period covered by the contract, but the employer, in such case, would be entitled to set off so much as the servant may have earned from other employers.



## Frauds Against Creditors.

**In Business Transactions** the law will enforce, so far as may be, the utmost good faith on both sides. Hence sales upon the eve of insolvency or which leave the seller with no visible assets are strictly scrutinized and often set aside.

**Sales with Intent to Defraud** or to hinder or delay creditors in the collection of their debts may be set aside even when made upon a valuable consideration, provided the intent be known or the fraud participated in by the purchaser. Unless accompanied by a change of possession a sale is usually presumptively fraudulent in law, and even though possession is delivered, if the sale is fraudulent in fact or made upon an inadequate consideration, the property may be pursued and subjected to the creditor's claim.

**Possession of Property**, while not nine points of the law, is *prima facie* evidence of ownership, but this may be overcome by such circumstances as rebut the presumption.

**A Debtor May Sell** his property to whomsoever he pleases, provided the transaction is fair and honest, and although this may in effect hinder and delay his creditors it will not, for that reason, render the sale void. The fact that the seller was in debt will not, of itself, invalidate the sale, even though the purchaser was aware of it. So a debtor may sell to his own relatives, or he may prefer one creditor to another and thereby pay him in full while the others receive nothing. If the sale is made in the payment of a *bona fide* debt no presumption of fraud will attach thereto. Nor will a creditor violate any rule of law if he takes payment or security for his demand, if done in good faith, though all the others are thereby deprived of all means of obtaining satisfaction of their equally meritorious claims.

**Fraudulent Purchase** of goods entitles the seller to rescind and recover the goods as his own by an action of replevin or to recover their value in an action of trover.

## Collection of Debts.

**Enforcement of Payment** of legal obligations may be effected in a variety of ways by the sequestration of the body or property of the debtor. If the debt is secured resort should first be had to the security and judgment obtained for any deficiency that may appear. If the debt is unsecured resort may be had to the following remedies:

**Arrest of the Body** of the debtor is now permitted, if at all, only under very stringent conditions. These are statutory and vary in every State. Usually the element of fraud must appear and bonds must be furnished by the attaching creditor. The experience of the legal profession with this class of remedies shows it to be extremely unsatisfactory and attended with much danger by reason of retaliatory suits for damages in case the attachment, for any reason, fails to hold. It should be resorted to only in extreme cases and after all other methods seem unavailing.

**Imprisonment for Debt** is practically abolished in all of the States, although executions against the body still issue under certain circumstances.

**Attachment** of the debtor's goods or real estate may be had on complying with local regulations. The writ issues at the commencement of an action to recover the debt and may be levied on all property not exempt from execution. Usually there must be an affidavit by or on behalf of the attaching creditor showing the amount of the debt and the existence of some one or more of the causes for which the statute permits the writ to issue. There must further be an undertaking or bond to indemnify the debtor against any loss or damage that may be sustained by him in case it should be determined that the attachment was wrongfully sued out. The attachment may be discharged by the debtor upon executing an undertaking, with sureties, to pay whatever judgment the plaintiff may recover. The property may also be released by the sheriff on a bond to

him that it shall be forthcoming when called for. Under some circumstances a release may also be effected by means of a writ of replevin.

The only office of an attachment is to seize and hold property until it can be subjected to execution. Hence it is of no value unless the plaintiff prosecutes his suit to judgment. It is used mainly in cases of absconding debtors, or where the debtor is fraudulently concealing or disposing of his property, or where the defendant is a non-resident and therefore cannot be reached by the ordinary process of a summons.

**Garnishment** is the term used to designate that form of legal remedy whereby credits, or property in the hands of a third person, are reached and subjected to the creditor's claim. It is employed in connection with attachments or as an independent proceeding after judgment has been obtained and execution returned unsatisfied. From the time he receives notice the garnishee must keep whatever property of the debtor he may have in his hands to answer the creditor's claim or until he is discharged by the dissolution of the attachment or satisfaction of the judgment. If judgment be rendered against him and he satisfies the same this will be equivalent to a payment to the defendant in the action with respect to the property or debt of which he was charged as garnishee, but if he has any defense as against such defendant he may set it up in bar of a judgment against him as garnishee.

**Suits by Summons** are the ordinary and usual methods employed to secure judgments or recover debts. This form of action involves no risk and requires no undertaking for the debtor's indemnity; but, on the other hand, it does not become effective against the debtor's property until judgment has been obtained. During the interval between service of summons and trial the debtor may become insolvent or conceal his property. In the event that the debtor does attempt to dispose of his property pending trial, with a design to hinder, delay, or defeat his creditors an attachment in aid of the pending suit may be had, and any person owing the debtor may be summoned as garnishee.

**Judgment** is the result of a successful termination of the trial for the creditor and is a judicial finding, entered of record,

that the defendant is indebted and that plaintiff do have and recover from the defendant the amount of the debt sued for or such part of same as may be admitted or proved. Its legal effect is to conclude the parties, with respect to the matter in controversy, and to allow to the successful litigant the right to employ the process of the court to enforce satisfaction. The prevailing party also recovers his costs sustained in the action. Judgments are liens upon the real estate of the debtor situated in the county where the judgment is rendered or docketed.

**Execution**, which is the writ that directs and authorizes the sheriff to carry the judgment into effect, may be taken out immediately after judgment is obtained and levied upon the defendant's property of any kind not exempt under the law, unless the defendant procures a supersedeas or stay pending appeal.

**An Appeal**, if prayed for and, if perfected, will generally operate as a stay of execution, but to have this effect a bond with surety must be filed and the creditor may resort to the bondsmen to make good the amount of his judgment and costs if, on appeal, his judgment shall be affirmed.

**Supplementary Proceedings** may be resorted to when a judgment has been recovered and an execution thereon has been returned unsatisfied. These proceedings vary somewhat in their character according to local practice, but in general they contemplate an order for the appearance and examination of the judgment debtor, as well as third persons who may have property justly belonging to him in their hands, and if any property or credits are discovered they may be applied to the satisfaction of the judgment. In this connection, upon proper showing, the court may appoint a receiver of the debtor's property.

**Exemptions** of certain kinds of property from seizure and forced sale under legal process are allowed in all of the States. They consist either of specific articles, usually household necessities, or property to a certain value, to be fixed by appraisement, and selected by the debtor. A homestead, either of specific area or designated value is also allowed to every house-

holder, when same is actually occupied as a residence, and such exemption will usually continue for the benefit of a surviving husband or wife, so long as they continue to occupy same, and until the youngest child attains the age of twenty-one years.

The proceeds of the sale of a homestead, and the insurance money for the loss of buildings thereon, are also exempt.

When the homestead is fixed on the basis of a money value and not of specific quantity the creditor may have the premises claimed as a homestead appraised, and if found to exceed the statutory value so much of the premises as may be worth the homestead value may be set off to the debtor and the balance sold; or, if the premises cannot be divided without injury, the premises may be sold and the amount of the statutory exemption paid to the debtor and the excess applied on the creditor's claim.

**Actions Must Be Commenced** within a stated time after the maturity of a debt or the time a cause of action accrued. As a general rule on accounts and contracts not in writing the time is five or six years. On contracts in writing, bonds or sealed instruments a longer period is allowed, but usually not to exceed ten years. This is a matter of local statutory regulation and varies in different States. Upon judgments or action for the recovery of real estate the limitation is twenty years in all of the States.

Usually, when an account is mutual, open, and consisting of current items the cause of action accrues at the date of the last item proved on either side of the account.

Persons under legal disability when the cause of action accrued may bring suit within some stated period after the disability is removed, usually two years. Ordinarily the term "disability" refers to married women, infants, lunatics, prisoners, etc.

If a debtor is out of the State at the time a debt matures or a cause of action accrues the operation of the statute will be suspended until his return, and the time he is so absent will not be computed in making up the statutory period.

If during the entire time the statute is running the debtor is within reach of the process of a court the debt and all legal remedy thereon will be fully barred at the expiration of the

time allowed for action. Such debt may, however, be revived by a new promise.

**Replevin** may be brought whenever personal property has been wrongfully taken or unlawfully detained from the owner or person entitled to the possession thereof. It is not available to the debtor unless the property was specifically exempt and is usually resorted to by third persons, whose property has been taken on a writ against a debtor or where property is held by others without right. To obtain the writ a bond or undertaking must be entered into for the indemnity of the defendant, and the plaintiff will then be entitled to an immediate return of the goods. A trial must be had on the return of the writ and the right of the property and possession established.

**A Debt Barred by Limitation** will still exist as a moral obligation, for time is not regarded as extinguishing the debt but only the right of legal enforcement. Such debt may therefore be revived by a new promise, express or implied. This new promise may be implied from the fact of a partial payment by the party originally chargeable. But in any event the new promise must be unconditional. The word "promise" is not essential, but there must be language used from which a promise may be fairly implied.

**Claims for Collection** sent to an attorney should always be explicit. They should embody a statement of the amount due, or if not due the time of maturity; full names of the creditor or creditors, and in case of a partnership the name of the firm and individual names of each person composing same; if a corporation or stock company, the legal title and place incorporated. The original or a copy in case the demand is upon an instrument in writing and an itemized statement of the account if for merchandise or other matters of account, should always accompany the claim.

Non-residents are usually required to give security for costs

## Collateral Security.

**Security** for a debt is frequently demanded by a creditor both as a condition for a loan or advance or as the consideration for an extension or forbearance. This may be effected by the furnishing of a surety or by a pledge of property. The latter is classed under the general name of "collaterals." As a rule, the acceptance of collateral security has no effect whatever on the legal rights and liabilities of the parties, as respects the original debt.

**A Chattel Mortgage** is the most common form of collateral security. This is an instrument in the nature of a pledge and conditional sale, to become absolute and vest the title to the thing mortgaged without redemption upon a breach of any of its conditions.

The chattels must have an existence at the time the mortgage is executed and must be correctly and truly described. Subsequently acquired property will not be affected by it, and neither of the parties will have any power to substitute other property for that which was originally covered by the mortgage.

The mortgage must be given to secure a certain indebtedness therein expressed and cannot be extended so as to become a lien for the amount of another and different indebtedness.

**Upon Forfeiture** for breach of the conditions of a chattel mortgage the legal title vests in the mortgagee and becomes complete upon his obtaining possession. If the terms of the mortgage require a sale on foreclosure then the mortgagee must comply with the terms and render any surplus that may appear, after satisfying the debt, to the mortgagor.

**A Pledge** is a lien created by the delivery of personal property by the owner to another, upon an express or implied agreement that it shall be retained as a security for an existing or future debt. To constitute a pledge, however, the pledgee must have the possession and control of the property. Before the



owner can reinvest himself with the right to resume possession he must pay the debt.

When property is pledged as collateral security the pledgee may, after the debt becomes due, sell the property without judicial process upon giving reasonable notice to the debtor to redeem.

**Commercial Paper** held in pledge cannot be sold, in the absence of a special power to sell, but should be collected as it matures and the proceeds applied to the extinguishment of the debt.

**Warehouse Receipts** taken in pledge are practically the same as a pledge of the property itself.

**The Right of Property**, on a pledge of personalty, does not pass as in the case of a mortgage, but remains with the pledgor. The pledgee, though in possession, takes only a lien on the property as security for his debt, and is bound to keep the pledge and not use it to its detriment and to redeliver it on payment of the debt. His character is that of a trustee for the pledgor, to return the property if redeemed; or, if not, to first pay the debt and then pay over the surplus if any.

### WAREHOUSE RECEIPT.

ROCK ISLAND  
ELEVATOR. NO. 1.

ARMOUR & CO.

No. 17,386.

CHICAGO, May 10, 1896.

Received in store from *Car 2,310, C. & N. W.,*

*one thousand and fifty*                      *30-56* Bushels

of *No. Two Rye*, subject only to the order hereon

of *P. M. Sawyer & Co.* and the surrender of this receipt and payment of charges. This grain is subject to our advertised rates of storage.

It is hereby agreed by the holders of this receipt, that the grain herein mentioned may be stored with other grain of the same quality by inspection. Loss by fire or heating at owner's risk.

Bus *1050* Lbs *30*

ARMOUR & CO.

## Legal Tender.

**An Obligation** to be discharged in money can be satisfied only by a tender of that which the law has prescribed for the payment of debts. Ordinarily this would be in gold coin of the United States, but the act of Congress making United States Treasury Notes a legal tender has somewhat enlarged the specific character of the medium of payment.

**A Promise to Pay** one hundred dollars in gold is practically nothing more than a promise to pay one hundred dollars, and, as a rule, the debt may be lawfully discharged, dollar for dollar, in any currency which the general government has declared to be a legal tender in the payment of debts. This would hold true as long as the United States Government interchanges willingly for gold any other coin or currency upon which its "mark" has been impressed.

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### WHAT MONEY IS AND WHAT MONEY IS NOT LEGAL TENDER.

Up to the time of our sending this book to the press the legal tender in the United States included the following coins and notes:

Gold coin—Unlimited legal tender.

Silver dollars—Unlimited legal tender.

Subsidiary silver coin [50c, 25c, 10c]—Legal tender to the amount of \$10.

Minor coin [5c, 2c, 1c]—Legal tender up to 25c.

United States notes—Unlimited legal tender.

Treasury notes of 1890—Unlimited legal tender.

#### **Are not legal tenders:**

Gold certificates.

Silver certificates.

Currency certificates.

National bank notes.

Subsidiary silver and minor coin above \$10 and \$0.25 respectively.

Such moneys as are not legal tender may be redeemed at the United States Treasury or Sub-Treasuries as follows :

Gold certificates—In gold coin.

Silver certificates—In silver dollars.

Currency certificates—In United States notes at the Sub-Treasury at which the certificates were issued.

National bank notes—In "lawful money" at the Treasury or bank of issue.

Subsidiary silver—In "lawful money" in sums of \$20 or any multiple.

Minor coin—In "lawful money" in sums of \$20 or more.

### COINAGE AT UNITED STATES MINTS.

The coinage at the United States Mints during the fiscal year which ended June 30, 1895, was as follows:

|                   | Gold.        | Silver Dollars. | Subsidiary Silver Coins. | Minor Coins. | Total.       |
|-------------------|--------------|-----------------|--------------------------|--------------|--------------|
| No. of pieces.... | 4 035,205    | 3,956,011       | 16,532,594               | 35,087,302   | 59,611,112   |
| Value .....       | \$43,933,475 | \$3,956,011     | *\$5,113,470             | \$712,594    | \$53,715,550 |

The total coinage of the mints since their organization, 1792 (Philadelphia), to December 31, 1894, is as follows:

| Gold Coins.                    | Silver Coins.                 | Nickel, Copper and Bronze.       |
|--------------------------------|-------------------------------|----------------------------------|
| Double Eagles..\$1,210,703.700 | Dollars.\$430,457,987.00      | 5c pieces.\$13,553,730.50        |
| Eagles... 259,127,230          | Trade Dollars 35,965,924.00   | 3c pieces. 941,349.48            |
| Half-Eagles. 212,921,675       | Half Dollars*132,259,041.00   | 2c pieces. 912,020.00            |
| 3-dollar piece... 1,619,376    | Quarter Dollars*48,183,179.25 | 1c pieces, copper.. 1,562,887.44 |
| Quarter-Eagles. 28,681,005     | 20-cent pieces. 271,000.00    | 1c pieces, nickel.. 2,007,720.00 |
| Dollars.. 19,499,537           | Dimes.. 28,610,171.30         | 1c pieces, bronze.. 7,463,898.26 |
|                                | Half Dimes. 4,880,219.40      | ½c pieces 39,926.11              |
|                                | 3-cent pieces. 1,282,067.20   |                                  |
| Total...\$1,732,552,323        | Total...\$681,909,619.15      | Total...\$26,681,531.79          |

\*Includes \$2,501.052.50 in half dollars and \$10,005.75 in quarter dollars, Columbian souvenir coins.

## Insolvency.

**A Debtor** who is unable to meet his just obligations at maturity is said to be insolvent, and to meet this exigency in commercial life special laws have been enacted in all of the states.

**Bankruptcy** is another term for this condition and the insolvent is frequently called a bankrupt. At different times a national law has existed giving relief to persons who had become financially embarrassed, but at present no such enactment is in existence.

**An Assignment** of his property is made by a failing debtor under these laws and the court distributes the assets of his estate among his creditors who prove their claims.

**Discharge of Debtor** under state insolvent laws is generally no bar to future actions against him for any unpaid balance or any claims not presented and proved. Even where state laws provide for a discharge from further liability such laws have no extra territorial force and will not affect the rights of creditors living in other states.

**Compositions**, so called, are frequently effected by insolvent debtors with their creditors, whereby the creditors agree to accept a certain percentage of the full amount of their claims in full satisfaction and payment. If made with an honest purpose and without fraud or concealment they will operate as a perpetual bar to all further rights of action on the claims compromised.

## Marriage and Divorce Laws.

**Marriage, Licenses.**—Required in all the states and territories except Idaho, New Mexico, New Jersey, New York, North Dakota, Oklahoma and Wisconsin. In Maryland legal marriage can be had only by an ordained minister.

**Prohibition of Marriage.**—Marriages between whites and persons of negro descent are prohibited and punishable in Alabama, Arizona, Arkansas, California, Colorado, Delaware, District of Columbia, Florida, Georgia, Idaho, Indiana, Kentucky, Maryland, Mississippi, Missouri, Nebraska, Nevada, North Carolina, Oregon, South Carolina, Tennessee, Texas, Utah, Virginia and West Virginia.

Marriages between whites and Indians are void in Arizona, Nevada, North Carolina, Oregon and South Carolina.

Marriages between whites and Chinese are void in Arizona, Nevada, Oregon and Utah.

The marriage of first cousins is forbidden in Arizona, Arkansas, Illinois, Indiana, Kansas, Missouri, Montana, Nevada, New Hampshire, North Dakota, Ohio, Oklahoma, Oregon, South Dakota, Washington and Wyoming, and in some of them is declared incestuous and void, and marriage with step relatives is forbidden in all the states except California, Colorado, Florida, Georgia, Idaho, Louisiana, Minnesota, Nebraska, New Mexico, New York, North Carolina, Oregon, Utah and Wisconsin.

**Marriage, Age to Contract, Without Consent of Parents.**—In all the states which have laws on this subject 21 years is the age for males—and 21 years for females, in Connecticut, Florida, Illinois, Kentucky, Louisiana, Pennsylvania, South Dakota, Virginia, West Virginia and Wyoming, and 18 in all the other states having laws, except Maryland, in which it is 16 years.

**Marriage, Voidable.**—Marriages are voidable in nearly all the states when contracted under the age of consent to cohabit.

**Divorce, Previous Residence Required.**—North Dakota, Oklahoma, ninety days; Arizona, Idaho, Nebraska, Nevada, New Mexico, South Dakota, Texas and Wyoming, six months; Alabama, Arkansas, California, Colorado, Illinois, Iowa, Kansas, Kentucky, Maine, Michigan, Mississippi, Minnesota, Missouri, Montana, New Hampshire, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Utah, Vermont, Virginia, West Virginia, Washington and Wisconsin, one year; Florida, Indiana, Maryland, North Carolina and Tennessee, two years; Connecticut, New Jersey and Massachusetts (if, when married, both parties were residents; otherwise, five years), three years; Delaware, Georgia and Louisiana, no statutory provision.

**Divorce, Absolute, Causes for**—The violation of the marriage vow is cause for absolute divorce in all the states and territories, except South Carolina, which has no divorce laws.

Physical incapacity is a cause in all the states except California, Connecticut, Idaho, Iowa, Louisiana, New Mexico, New York, South Carolina, Texas and Vermont. In most of these states it renders marriage voidable.

Wilful desertion, six months, in Arizona.

Wilful desertion, one year, in Arkansas, California, Colorado, Florida, Idaho, Kansas, Kentucky, Missouri, Montana, Nevada, Oklahoma, Oregon, Utah, Wisconsin, Washington and Wyoming.

Wilful desertion, two years, in Alabama, District of Columbia, Illinois, Indiana, Iowa, Michigan, Mississippi, Nebraska, New Jersey, Pennsylvania and Tennessee.

Wilful desertion, three years, in Connecticut, Delaware, Georgia, Maine, Maryland, Massachusetts, Minnesota, New Hampshire, Ohio, Texas, Vermont and West Virginia.

Wilful desertion, five years, in Louisiana, Virginia and Rhode Island, though the court may in the latter state decree a divorce for a shorter period. Both parties living apart without cohabitation, five years, in Kentucky; ten years, Rhode Island.

Wilful desertion, in North Dakota and South Dakota.

Habitual drunkenness, in all the States and Territories, except Illinois, Maryland, New Jersey, New York, Pennsylvania, North Carolina, South Dakota, Texas, Vermont, and Virginia.

"Imprisonment for felony" or "conviction of felony" in all the States and Territories (with limitations), except Florida, Maryland, New Jersey, New Mexico, New York, and South Carolina.

"Cruel and abusive treatment," "intolerable cruelty," "extreme cruelty," "repeated cruelty," or "inhuman treatment," in all the States, except Maryland, Michigan, New York, South Carolina, Tennessee, Virginia, and West Virginia.

Failure by the husband to provide, six months in Arizona, one year in California, Colorado, Idaho, Nevada, and Wyoming; two years in Indiana; three years in Delaware; no time specified in Arizona, Maine, Massachusetts, Michigan, Nebraska, New Mexico, Rhode Island, Utah, Vermont, Washington, and Wisconsin.

Fraud and fraudulent contract, in Connecticut, Delaware, Georgia, Kansas, Kentucky, Ohio, Pennsylvania, Vermont, and Washington.

Absence without being heard from, three years in New Hampshire and Ohio; seven years in Connecticut and Vermont; voluntary separation, five years, in Wisconsin. When reasonably presumed dead by the court, in Rhode Island.

"Ungovernable temper," in Kentucky; "habitual indulgence in violent and ungovernable temper," in Florida; "cruel treatment, outrages, or excesses as to render their living together insupportable," in Arkansas, Kentucky, Louisiana, Missouri, Tennessee, and Texas; "indignities as render life burdensome," in Missouri, Oregon, Pennsylvania, Tennessee, Washington, and Wyoming. Attempt to murder the other party, in Illinois, Louisiana, and Tennessee.

Connecticut by a recent law prohibits the marriage of an epileptic, imbecile, or feeble-minded woman under 45 years of age, or cohabitation by any male of this description with a woman under 45 years of age.

Insanity or idiocy at time of marriage, in Arkansas, Colorado, District of Columbia, Georgia, Iowa, and Mississippi; insanity lasting ten years, in Washington.

Other causes in different States are as follows: "Husband notoriously immoral before marriage, unknown to wife," in West Virginia; "fugitive from justice," in Virginia; "gross

misbehavior or wickedness," in Rhode Island; "any gross neglect of duty," in Kansas and Ohio; "refusal of wife to remove into the State," in Tennessee; "mental incapacity at time of marriage," in Georgia; "three years with any religious society that believes the marriage relation unlawful," in Massachusetts; "joining any religious sect that believes marriage unlawful, and refusing to cohabit six months," in New Hampshire; "parties cannot live in peace and union," in Utah; vagrancy of the husband, in Missouri and Wyoming; "refusal of wife to cohabit for twelve months," in North Carolina; "excesses," in Texas; "where wife by cruel and barbarous treatment renders condition of husband intolerable," in Pennsylvania.

In Georgia an absolute divorce is granted only after the concurrent verdict of two juries, at different terms of the court. In New York absolute divorce is granted for but one cause, adultery. In South Carolina there are no divorce laws.

All of the causes above enumerated are for absolute or full divorce, and collusion and connivance are especially barred, and also condonation of any violation of the marriage vow.

**Separation.**—In South Carolina, which has no divorce law, and in other states, like New York, where divorces can only be obtained for causes of a particularly grave nature, there is another, only partial, relief, for strained marital relations. This is also obtainable through courts of equity and its legal name is separation *a mensa et thoro*, i. e., separation from bed and board. It leaves the wife in possession of her husband's name and does not permit either of the spouses to marry again. It does not cancel the duty of the husband to supply his wife and children with the necessities of life. It simply permits one to live away from the other. Generally the courts regulate the financial details of this separation in accordance with the husband's means.



## Deeds of Realty.

**The Medium of Transfer** by which real property is conveyed is called a *deed*. If containing covenants for title the term *warranty deed* is used; if, on the other hand, it simply purports to convey the grantors naked interest it is called a *quit claim*. A quit claim deed is quite as effective to pass all of the grantor's present interest as one containing covenants, but where deeds contain these latter the grantor is estopped to afterwards deny the title he has conveyed or assert an adverse right thereto. It is desirable, therefore, whenever this can be done, to obtain title by means of a warranty deed.

Deeds were formerly very long and verbose, but of late years statutory forms have come into general use which have greatly simplified conveyancing. In statutory deeds no express covenants are recited, but the law gives effect to certain words of grant, and the covenants mentioned in the statute are treated as though actually incorporated in the deed of which they constitute a part as effectually as if they were written therein.

**Form** is not essential in drawing a deed, provided substance is adhered to; yet, as errors are liable to creep in when made up by an unskilled hand, it is always better, in the transfer of land, to retain the services of a regular conveyancer. Particularly is this true where printed blanks are employed, for blank spaces are frequently improperly filled or quite as often left untouched, and parties are often surprised into contracts they never intended. The dangers resulting from this cause are minimized when statutory forms are used.

**In Drawing a Deed** the draftsman should particularly observe that the parties are properly described by their full names and usually their place of residence. This latter is not essential, but serves to identify them. In describing the persons it should always be stated whether they are married or single, and in case of married parties grantor the husband or wife of the owner of the fee must always join to bar dower. The de-

scription of the property, or subject matter of the conveyance, must be set out very carefully, for ambiguities and uncertain descriptions, particularly when composed of calls for courses and distances, are among the most common defects found in modern deeds. An imperfect or uncertain description does not, of itself, vitiate the conveyance, provided it affords definite means by which the identity of the premises may be established, as by reference to certain known objects or to perfect descriptions in other deeds, but where these are wanting and the land is so inaccurately described as to render its identity uncertain, the grant is void. Defective covenants form a fruitful source of litigation, as well as vexation and annoyance, and for this reason the use of statutory forms is further recommended whenever the draftsman may not be familiar with the mode of reciting any of the usual forms of covenants.

**A Consideration** is necessary to support a conveyance, but a statement of same is not essential in the deed and "one dollar" is a sufficient recital of the consideration if, for any reason, it is desirable or expedient to withhold mention of the real motive for the deed. Nor is it necessary that the consideration should consist of money, for any consideration, "good or valuable," will be sufficient.

**Deeds Should Be Signed** or subscribed by the parties executing same, and, for the purpose of convenient proof, should the transaction ever be called in question, should be duly acknowledged before some officer authorized to take proof of deeds. But acknowledgment is no part of a deed nor is same essential to its validity and if not acknowledged it will still be valid and may thereafter be proved by subscribing witnesses. In all States deeds are required to be acknowledged in order to admit them to record or to enable them to impart what is known as constructive notice, and in some States the signatures must be witnessed as well.

**Delivery** is one great essential. Indeed, deeds derive their efficiency from this fact, for until the deed has been delivered to and accepted by the grantor no transfer of title will be recognized. Hence, though a party sign, seal, and acknowledge a deed, but thereafter keeps it in his own possession there will be

no conveyance Express acceptance is not required, for the law will ordinarily imply an acceptance of a grant where same is beneficial to the grantee. If, however, the deed imposes burdens on the grantee an express acceptance must be shown before he can be charged with them.

**A Date** to a deed is not essential, but should be inserted as a matter of convenience in fixing time of delivery, which will ordinarily be presumed to be made at the time the deed bears date.

**Sealing** or the affixing of some stamp, mark, or scroll after the signatures is generally required, though in a few States this has been dispensed with. The seal is supposed to impart greater efficacy by estopping the parties from denying the transaction; but of late years seals have become of comparatively little moment. A deed will usually be treated as a sealed instrument when the intention to affix a seal is manifest, even though it be not sealed in fact.

**Witnesses** are required in most States and in all cases of doubt the better practice is to employ them. The object of witnessing the signatures is to furnish additional proof of the instrument should same be required. Two witnesses will be sufficient, and usually the officer who takes the acknowledgment may be one.

**Recording** or transcribing upon the public records while serving to preserve the memory of the transaction is designed primarily to serve as notice to all persons who may thereafter deal with or upon the credit of the property conveyed that the ownership of same has passed to the grantee. An unrecorded deed will pass to the grantee all the title of the grantor, and as between the parties is effectual for all purposes, yet such deed may be defeated by a subsequent conveyance taken in good faith and in ignorance of a prior grant, where the records show title as still existing in the grantor. Hence it is of the utmost importance that every deed be recorded as soon as convenience will permit after its delivery. As a rule a grantee discharges every legal duty when he files his deed for record, and should the records be thereafter partially or wholly destroyed such destruction will not impair or affect the constructive notice afforded by the original registration.

## Mortgages.

**A Conveyance by Way of Pledge**, either to secure the repayment of a present loan or future advances, when made direct to the pledgee, is termed a *mortgage*, but when made to some third person for the benefit of the pledgee it is called a *trust deed*. In form a mortgage resembles a deed, but with a clause of defeasance inserted that should the mortgagor pay to the mortgagee the money or other matter secured by the instrument on or before a certain time then the conveyance to be void.

**A Note or Bond** usually accompanies a mortgage and evidences the debt which the mortgage is given to secure, but this circumstance, while very convenient, is by no means essential to the validity of the mortgage.

**A Mortgage Is But a Lien on Land**, notwithstanding that in form it purports to convey a present estate to the mortgagee. The legal title remains in the mortgagor, subject to the lien, and he may sell or dispose of same burdened, however, by the incumbrance. But while the mortgagor may perform any valid act relative to the property and make any contract with reference to the title he can do no act which shall be prejudicial to his mortgagee's interests or which may injuriously affect the mortgage lien.

**A Deed, Absolute in Form**, but in fact given to secure a debt, will be treated as a mortgage as between the parties and all others having notice of its true character. Such a deed carries with it all the incidents of a mortgage and the rights and obligations of the parties to the instrument are the same as if it had been subject to a defeasance expressed in the body thereof or executed simultaneously with it.

**An Equity of Redemption** is inseparably connected with a mortgage; that is to say, so long as the instrument is

one of security the debtor has, in a court of equity, a right to redeem the property upon payment of the loan or performance of the prescribed conditions, and this right cannot be waived or abandoned by any stipulation of the parties made at the time, even if embodied in the mortgage.

**Trust Deeds** in the nature of a mortgage are in common use in many states. Their general effect is the same as mortgages, and like a mortgage, a trust deed is a mere security for the payment of money on the performance of certain undertakings by the grantor.

**Statutory Forms** of mortgage are provided in many states and to the non-professional conveyancer their use is recommended.

**The Execution** of a mortgage differs in no material respect from that of a deed or absolute conveyance and all of the remarks with reference to the form, execution and acknowledgment of deeds apply with equal force to mortgages.

**A Release or Satisfaction** of the mortgage must be given by the mortgagee whenever the mortgage debt is paid, and usually severe penalties are reserved by statute where a mortgagee, after payment or discharge of the debt refuses to give an acquittance by a release of the property from the lien of the incumbrance. Such release should briefly describe the mortgage as well as the land affected and recite the fact of release from the lien. Form is unimportant provided the substantial fact of release appears, yet, as such instrument is essentially a deed of land it must be executed in the same manner as other deeds and acknowledged before a proper officer.

**A Release on the Margin** of the record is permitted in many states and where such rule prevails the solemnities of execution, as just stated, are not required. In such event a simple note signed by the mortgagee is all that is required, though usually such note must be made in the presence of, and witnessed by, the recording officer. A marginal release is as

effectual in divesting the lien of record as a formal and separate release or satisfaction.

**Assignments** of the interest of the mortgagee may be made by a proper instrument and when same is recorded it affords constructive notice to all persons of the rights of the assignee and serves as a protection against an unauthorized discharge or a subsequent assignment. In a few states a mortgage is not assignable at law, but the assignment of the note carries the mortgage with it in equity.

**Foreclosure** is where the further rights of the mortgagors are barred or shut out by an entry of the mortgagee on breach of the condition. Usually this is effected by the decree of a court of competent jurisdiction, though in some states it may be accomplished by virtue of a power of sale contained in the mortgage. Foreclosures by advertisement and sale are now generally discountenanced, even when allowed.

**Payment will be presumed** of the debt which a mortgage was given to secure where the mortgagee has failed to exercise his right of foreclosure for the period of twenty years, and the mortgage will cease to be a lien after that period. By statute in many states a much shorter space of time will be effectual to bar the mortgagee's rights.

**A Vendor's Lien** is an implication raised by a court of equity which gives a right to resort to the premises sold in satisfaction for the unpaid purchase money. If such a lien is reserved on the face of the deed conveying the land it virtually amounts to a mortgage and the lien may be foreclosed as such.

## Chattel Mortgages.

**Mortgages of Personal Property** are termed chattel mortgages and consist mainly of a bill of sale of described chattels with a provision for defeasance in case the mortgagor shall pay a sum of money or perform some specific act. Formerly it was necessary for the mortgagee to take and keep possession of the property during the maturing of the debt, but now, by statute, provision is made for recording or filing the mortgage and when this is done the mortgagor may retain possession of the chattels until conditions are broken. But unless the mortgage is filed or recorded the property must pass to the possession of the mortgagee or the mortgage will be void as to creditors or third persons who may purchase same in ignorance of the lien.

**The Execution** of a chattel mortgage, where the mortgagee assumes possession, is practically the same as a bill of sale and need be attended with no solemnities, but where such instrument is intended to be recorded, and thus to afford constructive notice, it must be acknowledged before some officer empowered by law to take acknowledgments.

**No Release** of a chattel mortgage is ordinarily required as the lien expires by its own limitation or by limitation of law. But where property so mortgaged is redeemed prior to the maturity of the debt or the legal limitation of the lien the mortgage may be discharged in the same manner as real estate mortgages.

**It is a Misdemeanor** for a mortgagor of chattels to sell or dispose of same while in his possession and during the life of the lien and not only may the mortgagor be punished for such breach of faith, but the mortgagee may pursue and recapture the property in whosoever hands it may be found.

## Wills.

**A Testamentary Conveyance**, or one which operates only after the death of the donor is called a *Will* and is the way in which much of the property of the country, both real and personal, is daily conveyed or disposed of. Upon the ground that Wills are often made in haste, and by inexperienced persons, they are not construed strictly and technically like deeds, but liberally and according to the intent of the testator. The donor of property by testamentary disposition has an almost unlimited scope within which to exercise his judgment or to gratify his caprice and his intention, when it is not in conflict with the settled policy of law, will always be respected and allowed to operate.

**Form** is not much regarded in Wills and a very simple and informal document will be sustained where the writing relied on has been executed in conformity to statute and shows upon its face a declaration by the testator that same is his will. The statute requires that the Will shall be in writing, shall be signed by the testator and attested by two or more subscribing witnesses, who, at the testator's request, affix their signatures in his presence.

**The Right of Testamentary Disposition** is controlled by statute, but is generally given to all persons of legal age, being of sound mind and memory, and extends to all species of property and to every right and interest therein. Infants and persons of insufficient mind are about the only classes upon whom any restrictions are placed.

**A Codicil** is some addition to or qualification of a Will, and when the gift in the codicil is in conflict with the disposition of the Will it must prevail as a revocation, since it is the last expression of the testator's intent in the disposition of his property. Ordinarily, however, a codicil imports not a revocation, but an addition to, or explanation, or alteration of the Will, in



reference to some particular, and assumes that in all other particulars it is to be in full force and effect.

**In Drawing a Will** it is always advisable to have professional assistance, particularly when trusts are attempted to be created or any unusual bequests are made; but should the exigences of the case prevent this the draftsman should endeavor to frame all of the bequests in the most simple and direct language. Technical phrases should be avoided and no attempt should be made to introduce elaborate legal verbiage. The gifts mentioned should be clearly described and the persons intended to be benefited by the testator's bounty should be fully identified by name and other personal description. After all of the specific bequests have been made a general disposition of all other property should be made to some person or class of persons. This is called the residuary clause and is designed to prevent a partial intestacy in respect to any property that may have been overlooked in framing the specific parts of the Will. Some person should be named to execute its provisions, and if the testator desires that his executor should be relieved from the necessity of furnishing bonds this fact should be stated. The date of the execution should then be inserted and usually the place of execution as well. Finally the testator should sign the instrument, but the signature may be made by himself or by some person acting for him and at his request. If testator is unable to write or too ill to hold a pen the better way is to affix his mark. Such signature when adopted by him is as effectual as though written by his own hand.

**The Attesting Witnesses** should sign the will in the presence of the testator—this is important—and if convenient in the presence of each other, but this is important only in a few States. If only two witnesses are required by law it is better to have three for convenience in making proof after death. No person who receives any benefit under the Will should sign same as a witness unless he is willing to renounce the bequest in his favor. Should the witnesses die before probate of the Will proof may be offered of the handwriting of such deceased witnesses.

**Testamentary Capacity** or the ability to make a will means that the testor must be of "sound and disposing mind."

but if he has the capacity to comprehend and act rationally in the transaction in which he is engaged it is sufficient. All degrees of mental impairment which tend to destroy the ability to act clearly and with discriminating judgment with respect to the act to be done will vitiate the Will.

**Revocation of a Will** may be made by the testator at any time before his death. This may be accomplished by destroying or mutilating the instrument with intent that it shall be revoked; by the execution of a subsequent Will; by a subsequent conveyance by the testator of the property devised. The marriage of testator operates to revoke a Will made by him previous to marriage.

**Leaving No Will.**—The property of any person deceased, left undisposed of by deed or will, is divisible among his widow—should he leave one—and his next of kin, in the following order: (1) Children, grandchildren, great-grandchildren. The next inheritors, in the absence of these, are (2) father; if none, mother, and brothers and sisters and their children, but not their grandchildren. (3) Grandfathers and grandmothers; if none, (4) uncles and aunts; if none, (5) cousins and great-nephews and nieces.

If the deceased leave a widow, but no child or children, one-half of his personal estate will fall to his widow, and the other half will be divisible among the next of kin. The father of an intestate without children is entitled to one-half of his estate, if he leave a widow, and to the whole if he leave no widow. When the nearest of kin are the mother and the brothers and sisters, the personal estate is divisible in equal portions, one of which will belong to the mother, and one to each of the brothers and sisters; and if there be children of a deceased brother or sister, an equal portion is divisible among each family of children.

## Practical Forms.

BILL OF SALE.

### Know all Men by these Presents,

THAT.....  
 of the.....in the County of.....  
 and State of.....part of the first part, for and in  
 consideration of the sum of.....Dollars,  
 lawful money of the United States of America, to .....  
 .... in hand paid, at or before the ensembling and  
 delivery of these Presents, by.....  
 .....  
 of the second part, the receipt whereof is hereby acknowledged,  
 ha granted, bargained, sold and delivered, and, by these  
 Presents, do grant, bargain, sell and deliver, unto the said  
 part of the second part, all the following GOODS, CHAT-  
 TELS, and PROPERTY, to-wit:

.....  
 .....  
 .....  
**To have and to hold** the said Goods, Chattels and Property  
 unto the said part of the second part, .....heirs,  
 executors, administrators and assigns, to and for.....own  
 proper use and behoof, forever.

**And the said part** of the first part do vouch.....to be  
 the true and lawful owner of the said Goods, Chattels and  
 Property, and have in.....full power, good right  
 and lawful authority, to dispose of the said Goods, Chattels and  
 Property, in manner as aforesaid: And.....do, for.....  
 .....heirs, executors and administrators, covenant and  
 agree to and with the said part of the second part to **Warrant**  
**and Defend** the said Goods, Chattels and Property to the said  
 part of the second part, .....executors, adminis-  
 trators, and assigns, against the lawful claims and demands of  
 all and every person and persons whomsoever.

**In Witness Whereof**, .....have hereunto set.....  
 hand and seal, the .....day of.....  
 in the year One Thousand Eight Hundred and.....

Sealed and Delivered in Presence of ..... { SEAL }

..... { SEAL }

## ARTICLES OF AGREEMENT FOR WARRANTY DEED.

**Articles of Agreement**, MADE this..... day of  
 .....In the year of our Lord One Thousand Eight Hundred and Ninety.....

**Between** .....  
 party of the first part, and.....

..... party of the second part;  
**Witnesseth**, That, if the party of the second part shall first make the  
 payments and perform the covenants hereinafter mentioned on.....  
 part to be made and performed, the said party of the first part hereby  
 covenants and agrees to convey and assure to the said party of the second  
 part, in fee simple, clear of all incumbrances whatever, by a good and suf-  
 ficient Warranty Deed, the lot..... piece....., or parcel..... of ground,  
 situated in the County of..... and State of.....  
 known and described as.....

and the said party of the second part hereby covenants and agrees to pay  
 to the said party of the first part the sum of.....  
 .....Dollars in the manner following : .....

with interest at the rate of..... per centum per annum, payable.....  
 annually, on the whole sum remaining from time unpaid, and to pay all  
 taxes, assessments, or impositions that may be legally levied or imposed  
 upon said land, subsequent to the year..... And in case of the  
 failure of the said party of the second part to make either of the payments,  
 or any part thereof, or perform any of the covenants on..... part  
 hereby made and entered into, this contract shall, at the option of the  
 party of the first part, be forfeited and determined, and the party of the  
 second part shall forfeit all payments made by..... on this  
 contract, and such payments shall be retained by the said party of the first  
 part in full satisfaction and in liquidation of all damages by.....  
 sustained, and..... shall have the right to re-enter and take  
 possession of the premises aforesaid.

**It is Mutually Agreed**, By and between the parties hereto, that the  
 time of payment shall be the essence of this contract and that all the  
 covenants and agreements herein contained shall extend to and be obliga-  
 tory upon the heirs, executors, administrators and assigns of the respective  
 parties.

**In Witness Whereof**, The parties to these Presents have hereunto  
 set their hands and seals, the day and year first above written.

Sealed and Delivered in Presence of )

..... { SEAL }  
 ..... { SEAL }  
 ..... { SEAL }

WARRANTY DEED—Statutory Form.

**This Indenture Witnesseth, That the Grantor,**

.....  
 of the ..... in the County of .....  
 and State of ..... for and in consideration of the  
 sum of ..... Dollars, in hand paid,  
**Convey and Warrant** to .....  
 of the ..... County of ..... and State  
 of ..... the following described Real Estate to-wit:  
 situated in the ..... of ..... in the County  
 of ..... in the State of ..... hereby  
 releasing and waiving all rights under and by virtue of the  
 Homestead Exemption Laws of this State.

.....  
 Dated, this ..... day of ..... A. D. 189.....

..... } SEAL }  
 ..... } SEAL }  
 ..... } SEAL }  
 ..... } SEAL }

STATE OF ..... }  
 COUNTY OF ..... } ss. I, .....  
 ..... in and for said County, in the

State aforesaid, **Do Hereby Certify, That** .....  
 personally known to me to be the same person ..  
 whose name ..... subscribed to  
 the foregoing instrument, appeared before me  
 this day in person, and acknowledged that he  
 signed, sealed and delivered the said instrument  
 as .... free and voluntary act, for the uses  
 and purposes therein set forth, including the  
 release and waiver of the right of homestead.

**Given** under my hand and ... seal, this  
 ..... day of ..... A. D. 189.....



nances thereunto belonging, or in any wise appertaining; and also, all the estate, interest, and claim whatsoever, in law as well as in equity, which the said party of the first part ha.. in and to the premises hereby conveyed, unto the said party of the second part, ..... heirs and assigns, and to their only proper use, benefit, and behoof, forever;

**Provided always,** and these Presents are upon this EXPRESS CONDITION, that if the said party of the first part, ..... heirs, executors, or administrators, shall well and truly pay, or cause to be paid, to the said party of the second part, ..... heirs, executors, administrators, or assigns, the aforesaid sum of money, with interest thereon, at the time and in the manner specified in the above mentioned..... according to the due intent and meaning thereof, then and in that case these Presents, and everything herein expressed, shall be absolutely null and void.

And the said party of the first part, for..... and..... heirs, executors, and administrators, do.. hereby covenant and agree with the said party of the second part, that at the time of the delivery hereof, the said party of the first part ..... the lawful owner, of the premises above granted, and seized thereof, in fee simple absolute: that..... will WARRANT AND DEFEND the above granted premises in the quiet and peaceable possession of the said party of the second part, ..... heirs and assigns FOREVER, that they are free from all incumbrances whatsoever, and that the said party of the first part will, in due season, pay all taxes and assessments on said premises, until said indebtedness aforesaid shall be fully paid.

And the said party of the first part do.. hereby expressly release and waive all rights, under and by virtue of the **Homestead Exemption Laws** of the State..... in and to said premises.

In Witness Whereof, the said party of the first part..... hereunto set ..... hand.. and seal.. the day and year first above written.

Signed, Sealed and Delivered  
in the Presence of

|       |       |          |
|-------|-------|----------|
| ..... | ..... | { SEAL } |
| ..... | ..... | { SEAL } |
| ..... | ..... | { SEAL } |

## ASSIGNMENT OF MORTGAGE.

**Know all Men by these Presents,**

THAT.....  
 the part.. of the first part, in consideration of the sum of.....  
 ..... Dollars, lawful money of the United States of America,  
 to..... in hand paid by.....  
 the part.. of the second part, at or before the ensembling and delivery of  
 these Presents, the receipt whereof is hereby acknowledged ha.. granted,  
 bargained, sold, assigned, transferred, and set over, and, by these Presents,  
 do.. grant, bargain, sell, assign, transfer, and set over unto the said part..  
 of the second part, ..... heirs, executors, administrators, and  
 assigns, a certain INDENTURE OF MORTGAGE, bearing date the..  
 day of..... in the year One Thousand Eight Hundred and.....  
 made by.....  
 and all..... right, title, and interest to the premises therein  
 described, as follows, to wit : .....  
 which said Mortgage is recorded in the Recorder's Office of the County of  
 ..... in the State of..... in Book No.....  
 of Mortgages, at page.....

**Together** with the..... therein described, and the money  
 due or to grow due thereon, with the interest, **to waive and to hold** the  
 same unto the said part.. of the second part, ..... executors, admin-  
 istrators, or assigns, **FOREVER** :.....  
 subject only to the provisos in the said Indenture of Mortgage contained :

**And**..... do, for..... heirs, executors, and administrators,  
 covenant with the said part.. of the second part, ..... heirs, execu-  
 tors, administrators, and assigns, that there is now actually.....  
 owing on said..... and Mortgage, in principal and interest,  
 ..... Dollars,  
 and that..... have good right to assign the same :

**And**..... do hereby make, constitute, and appoint the said part.. of  
 the second part, ..... true and lawful Attorney, irrevocably, in.....  
 name, or otherwise, but at..... own proper costs and charges, to have,  
 use, and take all lawful ways and means for the recovery of the said money  
 and interest, and, in case of payment, to discharge the same as fully as  
 ..... might, or could do, if these Presents were not made.

**In Witness Whereof**,..... have hereunto set..... hand  
 and seal, this..... day of..... in the year One Thousand Eight  
 Hundred and.....

Sealed and Delivered in the Presence of }

{ SEAL }

{ SEAL }



## RELEASE DEED.

**Know all Men by these Presents,**

That I. .... of the County of .....  
 and State of ....., for and in consideration of one dollar.  
 and for other good and valuable considerations, the receipt  
 whereof is hereby confessed, do hereby remise, convey, release,  
 and quit-claim unto.....

..... of the County of.... and State  
 of..... all the right, title, interest, claim, or demand,  
 whatsoever, I may have acquired in, through or by a certain  
 ....., bearing date the..... day of.....  
 A. D. 189 ....., and recorded in the Recorder's Office of.....  
 County, in the State of....., in Book ..... of Records,  
 page....., to the premises therein described, as follows,  
 to-wit: .....

.....  
 situated in the ..... of..... County of  
 ..... and State of....., together with all the  
 appurtenances and privileges thereunto belonging or apper-  
 taining.

WITNESS my hand.. and seal.., this..... day  
 of..... A. D. 189 .....

..... } SEAL  
 ..... } SEAL

RELEASE—General.

**Know all Men by these Presents,**

That.....  
 .....  
 .....  
 .....of.....  
 in the County of..... and State of..... for  
 and in consideration of the sum of.....  
 ..... lawful money of the United States of America,  
 to..... in hand paid by.....

ha.. remised, released, and forever discharged, and, by these  
 Presents, do... for..... heirs,  
 executors, and administrators, remise, release, and forever  
 discharge the said .....

heirs, executors, and administrators, .....

of and from all manner of actions, cause, and causes of action,  
 suits, dues, sums of money, accounts, reckonings, bonds, bills,  
 specialties, covenants, contracts, controversies, agreements,  
 promises, variances, trespasses, damages, judgments, execu-  
 tions, claims, and demands, whatsoever, in law or in equity,  
 which..... now have against..... ever had, or  
 which..... heirs, executors, or administrators, hereafter  
 can, shall, or may have, for, upon, or by reason of any matter,  
 cause, or thing, whatsoever, from the beginning of the world, to  
 the day of the date of these Presents.

In Witness Whereof, ..... have hereunto set.....  
 hand.. and seal.. the..... day of..... in the year of  
 our Lord One Thousand Eight Hundred and Ninety.....

Sealed and Delivered  
 in the Presence of

|         |          |
|---------|----------|
| } ..... | { SEAL } |
|         | { SEAL } |
|         | { SEAL } |

LEASE—Short Form.

**This Indenture**, MADE this..... day  
of ..... 189.....  
BETWEEN..... as lessor, and  
..... as lessee:

**Witnesseth**, as follows: That the said lessor hath this day  
leased to said lessee the premises known as.....

.....  
situate in the City of ..... in the State of.....  
to be occupied as a..... only by said lessee,  
for and during the term commencing on the ..... day of  
..... A. D. 189..... and ending the ..... day of  
..... A. D. 189..... upon the terms and conditions  
hereinafter set forth, and said lessee hereby accepts said lease  
upon said conditions, and covenants to perform the same as  
follows:

1st. The said lessee shall pay to the lessor, at.....  
in said City of....., as rent for said demised premises,  
for said term, the sum of..... DOLLARS,  
payable as follows: The sum of.....  
DOLLARS upon the delivery hereof, for rent to the..... day  
of..... 189....., and the further sum of.....  
DOLLARS upon the first day of each and every month thereafter  
during the continuance of the term hereby created, the same  
being monthly rent at the rate of... DOLLARS  
per month, payable monthly in advance.

2d. Said lessee agrees to surrender the possession of said  
premises to said lessor upon the termination of the term above  
created, or upon the forfeiture of this lease, as hereinafter pro-  
vided; and further agrees, during the occupancy of said demised  
premises, to maintain and keep the same in as good condition  
and repair as the same shall be upon taking possession thereof,  
natural wear, injury by fire, or other inevitable accident ex-  
cepted—damage by fire, or other calamity, rendering said prem-  
ises untenable, shall terminate this lease—there shall be no  
abatement of said stipulated rent, or of any part thereof, so  
long as said lessee shall retain possession of said demised prem-  
ises, or any part thereof.

3d. Said lessee agrees to pay the water tax upon said prem-  
ises.....  
as the same becomes due and payable, and will take reasonable  
and necessary precaution against freezing of the water pipes,  
and that no rubbish of any description be allowed to enter the  
drainage or waste pipes of said premises, and will pay all dam-

age or expense occasioned by such neglect; will clean the catch basin and furnace as occasion may require, and allow no deposit of ashes, or other rubbish, in or upon said premises, or upon any private alley adjacent thereto; no cooking stove or other cooking apparatus shall be placed in any room except the kitchen and laundry. Said lessor shall have reasonable opportunity to inspect said premises, and do any repairing or other work thereon which he shall deem necessary for the preservation of the property.

4th. To allow the party of the first part free access to the premises hereby leased for the purpose of examining or exhibiting the same, or to make any needful repairs or alterations of said premises, which said first party may see fit to make; also to allow to have placed upon said premises, at all times, notice of "For Sale" and "To Rent," and will not interfere with the same.

5th. Said lessee shall not assign this lease, or any portion thereof, nor sub-let said premises, or any part thereof, without the written consent of the lessor, endorsed hereon. In case said demised premises shall be vacated during said term, said lessor may take immediate possession thereof for the remainder of the term, and, in his discretion, re-let the same and apply the proceeds upon this lease, the lessee to remain liable for the unpaid balance of the rent.

6th. The neglect or failure of said lessee to keep the foregoing conditions and covenants, or any or either of them, shall constitute a forfeiture of all rights under this lease, and the further occupancy of said demised premises after such forfeiture by said lessee shall be deemed, held, and taken as a forcible detainer thereof by said lessee, and said lessor may, without notice, re-enter and take possession thereof, and with or without force and with or without legal process, evict and dispossess said lessee from said above demised premises.

7th. The foregoing covenants shall be obligatory upon the heirs, executors, administrators, and assigns of the parties hereto.

.....  
 .....  
 .....

**In Witness Whereof,** The said parties hereto have hereunto set their hands and seals, this day and year first above written.

..... { SEAL }  
 ..... { SEAL }

**WILL.**

## The Last Will and Testament

OF ..... of the  
..... of ..... in the County  
of ..... and State of ..... made  
and published the ..... day of ..... in the year of our Lord  
One Thousand Eight Hundred and Ninety .....

**In the Name of God, Amen. I, .....**  
**of the ..... of ..... in the County of ..... and**  
**State of ..... of the age of ..... years, and**  
**being of sound mind and memory, do hereby make, publish and**  
**declare this my LAST WILL AND TESTAMENT in manner**  
**following, that is to say:**

**FIRST**—It is my will that all my funeral expenses and all my just debts be fully paid.

SECOND—After the payment of my just debts and funeral expenses, I give and . . . . . to . . . . .

**LASTLY—I hereby nominate and appoint.....**

to be Execut.....of this my last Will and Testament, hereby  
revoking all former Wills by me made.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, the.... day of.....in the year of our Lord One Thousand Eight Hundred and Ninety.....

**SEAL**

The above Instrument, consisting of..... pages, was now here subscribed by....., the Testat. ...., in the presence of each of us; and was at the same time declared by..... to be..... Last Will and Testament, and we, at ..... request, and in .. ..... presence, and in the presence of each other, subscribe our names as attesting witnesses.

.....of  
.....of  
.....of

**FORM OF GENERAL SUBMISSION TO ARBITRATION.**

**Whereas**, differences have for a long time existed, and are now existing and pending, between John Robinson, of Chicago, County of Cook, and State of Illinois, and James Smith, of the same place, in relation to divers and sundry matters of controversy and dispute; **Now, therefore**, we, the undersigned, John Robinson and James Smith, aforesaid, do hereby mutually covenant, and to and with each other, that Joseph Jackson, John Black, and William Johnson, of said Chicago, or any two of them, shall arbitrate, award, and determine of and concerning all and all manner of action and actions, cause and causes of actions, suits, controversies, claims, and demands whatsoever, now pending, existing, or held, by and between us, the parties aforesaid; and we do further mutually covenant and agree, to and with each other, that the award to be made by the said arbitrators, or any two of them, shall in all things by us and each of us, be well and faithfully kept and observed; **Provided**, however, that the award aforesaid be made in writing, under the hands of the said Joseph Jackson, John Black, and William Johnson, or any two of them, and ready to be delivered to the said parties in difference, or to such of them as shall desire the same, on the second day of January, A. D. 1897.

**Witness** our hands and Seals this seventh day of September, A. D. 1896.

Signed, sealed and delivered  
in the presence of

PETER O'DONNELL,

HENRY GREEN.

JOHN ROBINSON

JAMES SMITH,

{ SEAL }

{ SEAL }



## Introduction.

**It** may well be doubted whether any other nation, in the same length of time, has produced so many able public speakers as has our own. The opportunities are so ample, and the conditions so favorable, that oratory has flourished in our congenial soil. It is no longer an art confined to a few or limited to a particular class, but is open to every man of average intelligence and a fair measure of education.

While it is not probable, nor is it desirable, that every citizen shall attain to the standard of a Webster, a Clay, or a Calhoun, yet it is both proper and expedient that all men, whatever may be their avocation or position in life, should, whenever occasion may require, be able to acquit themselves creditably in a public utterance of a formal character.

Aside from speeches of a political nature, or the more finished productions delivered from the lecture platform, there are numerous occasions that call for some appropriate remarks from those who make no pretensions to public speaking. The banquet table, class reunions, social gatherings, presentation of

testimonials, and the like, all afford opportunities for displays of native or acquired eloquence, and on many of these occasions does the speaker first learn that he possesses the undeveloped germ of oratory.

As an aid to those who would attain eminence in public speaking, as well as an encouragement to those who lack confidence in their own abilities, the compiler has formulated a few practical suggestions, drawn from his own experience, and trusts they may be found helpful to all who are seeking information on the subject.

For convenience, let us first consider the subject matter of a discourse and then the manner of its delivery.

---

### THE MATTER.

**The First Essential** of a public speech of any kind is to have something to say. Unless you are conversant with the subject under discussion, or possess the happy faculty of being able to think readily while standing on your feet, remain seated and decline to participate. In this way you may at least preserve your reputation for wisdom, even though you may suffer as an orator. No position is more embarrassing than to face an expectant audience and then be compelled to remain silent through an utter dearth of ideas, or to flounder helplessly through a maze of meaningless phrases and finally to subside in an agony of mortification and shame. In such a case we cannot do better than repeat *Punch's* advice to the candidate for matrimony—Don't!

But while an aspirant may meet with signal failure in his early attempts this should not discourage him, for it has been the frequent experience of beginners from time immemorial.

**The Second Essential** is to say what you have to say with brevity and clearness, and in language suited to the comprehension of your auditors. A few words well said are generally more effective than a long-drawn-out harangue, therefore endeavor to cultivate perspicuity of expression; avoid obscurity and ambiguity in the arrangement of your sentences; reject all superfluous words, and remember that, as a rule, the



simplest words and forms of expression will make the deepest impression on the minds of your hearers.

**The Third Essential** is to stop when you have done. If you have exhausted the subject or said all that the occasion seems to demand, do not continue to talk merely for the sake of talking. Nor is it wise, as a general proposition, to go back and take up any part of the subject already discussed or weaken any points you may have made by an attempt at repetition. Unless you are a speaker of uncommon fascination it will be impossible to hold your audience for any considerable length of time and one of the subtle charms of oratory is to close, leaving with those who have listened to you a regret that you did not speak longer.

The various classes of public addresses may be enumerated as follows: Orations, lectures, political speeches, testimonial addresses, after-dinner "remarks."

**An Oration** is the general name for all public addresses of a solemn or elevated character. Rhetorical writers make an elaborate formal division of the parts of an oration and the method of their arrangement, but for practical purposes we may reduce same to three. Thus, there is the opening or introduction, technically termed the *exordium*. This part of the address should be easy and natural, leading gracefully to the actual matter which forms the subject of the discourse. The style should be calm and dignified, unless the subject is one that, in its very mention, awakens passionate emotion. In order to obtain the best results it is suggested that this part of the address should not be composed until after the principal points are written.

Following the *exordium* comes the *body of the address*. Here should first be stated the facts connected with the subject matter of the discourse. This should be followed by the arguments, if any, which should be clear and cogent, commencing and ending with the strongest. Then comes the appeal to the feelings—short and to the point.

The close of an oration is called the *peroration*. Here the speaker sums up all that he has said, draws his conclusions, makes deductions, and finally brings his remarks to an end by a few carefully prepared and finely rounded sentences.

A funeral oration is called a *eulogy*. This calls for a calm and dignified style in which the life and character of the deceased are portrayed and a tribute is rendered to his memory. If you display feeling let it be real, not simulated. If you are unable, from the depths of your own heart, to render the tribute of sympathetic affection, then do not attempt it, for no artifice is so easily detected. If you indulge in panegyric do not overdo the matter by fulsome flattery, and remember always, as an inflexible and unvarying rule, that the mantle of death covers every fault and that men's weaknesses are buried with them in the grave.

**A Lecture**, which is the name usually applied to a narrative or critical disquisition upon any subject, should be a dignified presentation of the theme, carefully and methodically prepared. The subject should, in every instance, be first fully digested, then amplified into a written essay. Like an oration, it should commence with an affable introduction and close with a carefully worded peroration. If the subject is of a narrative character, as historical, biographical, descriptive, etc., the language should flow in easy measures with no attempt at oratorical splurges or rhetorical flourishes. If of a technical character, as scientific, medical philosophical, etc., unless the audience is composed of students the speaker should avoid technical phrases whenever possible, and where objects have a common as well as a technical name the common name should be employed. A lecture may be delivered by reading from the full text, or from notes, or it may be committed to memory and delivered in the style of an *improvisu*. Unless the lecturer is accustomed to the platform it is better, perhaps, to stick to the manuscript, but even in such case he should be so familiar with his subject that only casual reference to the manuscript would be needed.

**A Speech**, and by this term is designated almost every kind of public address not properly referable to one or the other of the foregoing classes, may be either an *improvisu* effort called forth by the exigencies of the occasion, or it may be a carefully prepared essay. The faculty of delivering an acceptable *improvisu* address is possessed by but few, and while, like all other faculties, it may be improved by cultivation, yet prudence

would suggest a suitable preparation in every instance where such a course is possible.

The political field offers the best opportunities for general public speaking. The method of arrangement indicated for orations is equally adapted to political speeches, whether same are to be efforts of several hours' duration or merely brief harangues. Speeches of this character are generally devoted to discussions of the political issues of the day. It is necessary therefore that the speaker should be fully conversant with the principles of the party he represents and have gathered a sufficient amount of data from actual facts to show the proper application of such principles to the economic conditions which then prevail. If disinclined to make original investigations the promotion committees will gladly furnish him with all needed material. As a rule, an effective political speech cannot be made from memory. Get your data, digest them; then, being familiar with your subject and knowing what you desire to present, if you lack ideas, or words to express your ideas, it would be good policy to retire from this field of endeavor.

**Addresses** will include about every form of oratorical effort not covered by the preceding heads. These may take a wide variety of forms, but the principal one, perhaps, is that usually known as the "after-dinner" speech. To a person who is in demand for this kind of oratory no form of public speaking is more difficult or exacting. He is expected upon all occasions to be able and willing to respond; his remarks must be pithy, entertaining, and at the same time calculated to stir the feelings and carry conviction; his language must be in conformity to rhetorical rules; his sentences polished and his periods finely rounded. Failing in this he sinks to the commonplace and the public look for some new idol. The three cardinal rules which form the introduction to this article are commended to the careful consideration of all aspirants for the honors of after-dinner oratory.

If the orator is to respond to some set toast or sentiment a reasonable time will generally be allowed for preparation. This consists, in the main, of a careful consideration of the ideas suggested, the arrangement of same into an orderly disposition, and suitable opening and close. The exact form of the speech

should not be memorized, as its delivery will generally reveal that fact in a certain stiffness that cannot be wholly effaced, and for some unaccountable reason the average audience refuses to grant a very high degree of credit to a speaker who attempts to deceive them by carefully prepared and memorized impromptus. Better read your speech from the manuscript. On the other hand, the speaker should, if possible, have in his mind every salient feature of his address and the order in which they should be presented. This leaves him free for a choice of language and with an opportunity of introducing any new feature that may have been suggested. Again, the memorized speech must be delivered just as it was composed, and the loss of a word may entirely disconcert the speaker, and the moment self-possession is lost memory seems to accompany it. Then, too, a memorized speech is not true oratory; at best it is but declamation.

Testimonial addresses, or the remarks that accompany the presentation of mementoes, rewards, and offerings of friendship, are further phases of the unconventional speech. These should be brief and pointed. They are designed to give verbal expression to the feelings of the donors, and, so far as may be, they should reflect the sympathetic interest which such donors presumably entertain for the recipient. This class of speeches does not permit of much display and to be effective they should be simple, unaffected, and sincere.

In all addresses not of the nature of extended lectures, cultivate perspicuity and brevity. Speak little and well if you wish to be considered as possessing merit.

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### THE MANNER.

**Delivery** is the general name for the oral utterance of any kind of composition. Upon this, much of the success of a speaker depends, for even vapid thoughts, brilliantly expressed, will captivate the average audience where words of wisdom indifferently uttered will fall flat.

As a general rule the commencement of every speech should be made in an easy conversational tone; from this, as occasion may seem to demand, the voice may soar with the lofty and impassioned flights of the imagination, and when the address

draws to a close the same strain should be resumed and the peroration delivered calmly and earnestly. Unless you are master of the art do not attempt vehement declamation, and even though you possess this faculty use it sparingly if you desire to produce the best effects. Let your gestures be easy and natural. Do not study them; they will come of their own accord if you feel what you are saying. Nor is it by any means necessary that a speech be punctured by violent gesticulation, while in many instances anything more than a few simple and unconventional movements will be out of place.

The great art of effective public speaking is clearness and distinctness of enunciation. Speak slowly, except where passion requires quick action, and then do not rant—there is only a step from the sublime to the ridiculous. Be very careful in regard to your pronunciation; give all the vowels their full value: sound your “r’s,” but do not roll them, and whenever you perceive that your enunciation is becoming thick or clogged be assured that you are speaking too fast and at once commence to retard.

Under all circumstances retain your self-possession, for, without this, your remarks must end in ignominious failure. As a general experience the first moments after a speaker has arisen to address his audience are the most trying. This critical period calls for the highest degree of tact in the untrained speaker. If you speak from notes you may find a refuge on the desk; if from memory the ordeal is more severe, while if your remarks are to be impromptu it is of paramount importance that you retain a clear head and a comprehensive grasp on your ideas. To appear easy it is necessary that you should feel so, and to accomplish this requires a strong effort of the will and a feeling of confidence in yourself. If your address is of an argumentative character, as a political speech, pay no attention to interruptions, and, unless you are quick at repartee, in no case attempt to answer or confute any question that may be propounded to you from the floor.

**Expression** is that feature of delivery which relates to the manner in which thoughts are elaborated in oral speech. By this we mean the *emphasis, inflection, modulation, and pauses* that serve to convey more vividly the meaning of the speaker and

enable the auditors to more readily feel and understand. A good voice, full and resonant, is indispensable to perfect expression, and if nature has not endowed the speaker with this attribute the deficiency must be made good, as far as may be, by careful training and culture. For assistance in this particular consult some standard work on elocution.

Avoid a monotone, except in solemn passages; do not drawl—the common school-boy defect that is often carried into manhood; cultivate a graceful inflection—upon this rests much of the charm of oratory—and endeavor to modulate the voice to suit the varying exigencies of the thought that is sought to be expressed. Always speak in natural tones; do not endeavor to simulate tones you have heard in others, however impressive they may have appeared to you. If your voice is pitched in a high key cultivation will assist you to speak clearly and agreeably. Observe carefully the pauses in your discourse, for oft-times a judicious pause will convey an idea more forcibly than words, and nothing is better calculated to give effect to expression. It is said that a good speaker will pause, on an average, at every fifth or sixth word, and in some cases even more frequently. But no positive rule can be advanced and a discriminating judgment is perhaps the best guide.

The management of the voice has much to do with effective speaking. Full inhalations should be taken at the beginning of a sentence and repeated at all the natural pauses. At all times there should be an abundant supply of air in the lungs and in the delivery of long or impassioned passages, requiring the expenditure of much effort, great care should be exercised in this respect in order that the voice may not fail at those points where force and emphasis are required. So, too, the ambitious speaker should take heed that the vocal organs suffer no impairment or injury by too long continued or violent exercise.

In a finished oration upon some lofty and inspiring theme a full opportunity is generally afforded for the introduction of all the rhetorical effects above alluded to. In a funeral oration, on the other hand, the range is limited, and the subject, as a rule, precludes anything in the shape of a departure from a stately, calm and dignified delivery. Political speeches afford a wide field, and violent invective may here be used without impro-

priety. Responses, after-dinner remarks, and the like should be in lighter vein and a touch of the humorous is always admissible. Presentation speeches call for nothing more than the natural tone and style of conversation; for this, in fact, is what all such addresses are.

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### PRECEDENTS.

At the request of the publishers the compiler has prepared a few "model" speeches adapted to various occasions which possibly may be of service in their entirety or as precedents. They may be used, with suitable verbal changes, for any of the exigencies they are supposed to represent, but are here presented rather as suggestions and aids to the speaker in preparing his address. As the longer speeches preclude their presentation *in extenso* they have been reduced to a skeleton which the speaker can clothe with his own language. It is, of course, impossible to present a "ready-made" speech that shall fit any or all occasions; the speaker, in every event, must furnish the substance of his remarks.

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### OUTLINE OF AN ORATION FOR INDEPENDENCE DAY.

FELLOW-CITIZENS: "We have assembled to-day to commemorate the great fact that gives us national life, the Declaration of American Independence; and it is with pleasure that I respond to the duty that has been assigned to me of addressing you on this auspicious occasion." Allude to the germs of civil and religious liberty as exhibited in the early efforts of the English people; the *magna charta* and Bill of Rights; then trace their development to later times; show the exodus of the Pilgrim Fathers; the planting of the colonies; the struggle for life and liberty. Note the sturdy attitude of the colonists with reference to the maintenance of their rights; their resistance of oppression and tyranny; their defense of principle, and finally the culmination at Lexington and Bunker Hill. Then show the sentiment of the country as displayed in the continental con-

gress and the crowing results of their deliberations on July 4, 1776, in the Declaration of Independence.

Follow the patriot army through the dark and trying campaigns of the revolution; at Valley Forge, in its greatest dejection; at Yorktown, in the moment of its triumph, and finally the treaty of peace recognizing the independence of the United States. Pay a tribute to the name of Washington, and to the other generals and the statesmen of the Revolutionary period, and the cause for which they fought, that we to-day might enjoy the blessings of liberty and self-government.

Briefly allude to the adoption of the constitution and the expansion of constitutional ideas. Show the marvelous growth and development of the country from thirteen feeble colonies, struggling against what seemed insuperable obstacles, to the forty wealthy and prosperous states that now constitute the Union. Pay a tribute to the American soldier of all wars, and to the patriotism of the people that in every critical juncture has sustained the government. Close with an appeal for continued and ever-increasing loyalty to the principles of the constitution and the maintenance of National Union.

NOTE.—Avoid all current political allusions in Fourth of July addresses. Nothing is in worse taste.

### OUTLINE OF A FUNERAL ORATION.

FELLOW-CITIZENS (or such other salutation as the occasion may require): We have gathered here to-day in the shadow of gloom and with hearts laden with sorrow, to pay our tribute of affectionate respect to the memory of our late fellow townsman, ..... Continue by referring to the ancient Roman custom of funeral honors to great men: show its appropriateness to the present occasion. Allude in general terms to the personal worth of the deceased. Give a brief sketch of his life, his birth, early struggles, his career as a business man, his public works and services, his benefactions and gifts to the public. Draw a picture of his character, show his good points, his amiable ways and pleasant characteristics.



Deplore the loss which the community has sustained. Close with a tribute to his memory, something as follows:

**FRIENDS:** I will detain you no longer by this faint and feeble tribute to the memory of our illustrious dead. His highest praise is your own deep conception of his merits, your affectionate gratitude for his labors and services. It is not my voice, it is this spontaneous gathering, these solemn ceremonies, and this crowded house, which speaks his eulogy. His memory is safe forevermore, for so long as men shall remember good deeds and noble acts, so long will they cherish in fondest recollection the name of . . . . .

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### OUTLINE OF A LECTURE ON ANCIENT EGYPT.

**LADIES AND GENTLEMEN:** The broad stretch of desert which extends from the shores of the Atlantic ocean across the continent of Africa is pierced in one place only by a thin thread of verdure. A single stream, issuing from the equatorial regions, has strength to penetrate this arid mass of sand and mingle its waters with the blue waves of the Mediterranean. It is this fact which has produced Egypt. Now show the boundaries, dimensions, and character of the country—its dependence on the Nile—the nature and results of the annual inundations, which leave a narrow strip of the richest soil in the world, enclosed on either side by regions of remarkable sterility. Briefly describe the climate and productions—then pass to a view of the people—their religions, art, language, and peculiar methods of picture writing. Next allude to the architecture of the ancient Egyptians, the ancient tombs—the pyramids, which, ever since the time of Herodotus, have attracted the attention of the traveller beyond all the other marvels of the country—ascrbe the probable object of their erection and show their technic excellence. Describe also the temples, obelisks, palaces, and the houses of the people. Allude briefly to the manners and customs—show the division of the people into classes and describe each—the priests, the upper classes, the soldiers, laborers. Sketch rapidly the Egyptian chronology—show the first known beginnings of empire—the dynasties, particularly of the Ramesses—the Ethiopian Pharaohs, and, finally, the conquest of the

country by Cambyzes. Close with a glance at the country as it is and a few words of tribute to its former greatness.

**NOTE.**—The materials for this lecture may be obtained from any of the popular works on Egypt. The interest will be much enhanced by the introduction of pictorial illustrations.

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### REMARKS ON THE OPENING OF A NEW RAILROAD.

**FELLOW-CITIZENS:** I cannot but feel that this is a most auspicious day for Booneville and marks a new era in the commercial and social life of our city. For years we have been semi-isolated; the great waves of commerce have surged past us; upon the gazetteer we have been comparatively unnoticed, and while this has not been without advantage to us in the preservation of public morals and a higher plane of domestic life, yet in this day the town, no less than the man, desirous of advancing with civilization, must keep in touch with the world.

To-day, for the first time in our history, the "iron horse" enters the precincts of our town, affording an easy means of access to the outside world, giving better and cheaper transportation for our products, and cheapening the price of those articles which necessity compels us to purchase abroad. Already have we commenced to feel the influence of our new acquisition; values have increased; factories are in contemplation; visitors are coming to us impelled by a desire to share our fortunes and cast their lot among us. I feel that every sacrifice this city has made to secure the Air Line Road has already been made good, and I predict for this community a prosperous and brilliant career. That such will be the fact I have no doubt if every citizen will but feel that the interests of this city are his own and all strive with hearty good will to work at all times and in all places for the public good.

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### AFTER-DINNER RESPONSES. THE TOAST, "OUR GUESTS."

**MR. CHAIRMAN:** It is with much diffidence that I rise to respond to this toast, for the reason that many of your guests on this occasion are far better qualified for the task than myself. But let me assure you, sir, and the members of this society, that

I am deeply impressed with the manner of our reception and the uniform courtesy that has been extended to us during our brief sojourn among you. We feel far more than words can express and I know that I but voice the sentiment of our party when I say that the recollection of this visit will remain with us, a green spot in our memory, as long as life shall endure.

Be pleased to receive, sir, from each and every one of us, our unqualified thanks for the many courtesies we have received from the members of this society, as well as our profound assurances of regard and esteem, and should circumstances ever permit, it will afford us unbounded satisfaction, in our own home and at our own board, to reciprocate the kindness we have experienced at your hands.

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#### AFTER-DINNER RESPONSES -THE TOAST, "THE LADIES."

MR. CHAIRMAN: I think you must have known me and my sentiments pretty well when you assigned to me the duty of responding to the toast, "The Ladies," for I confess it is a subject to which I have given much thought, and concerning which I have expressed unfeigned admiration. Really, it touches a tender chord in my bosom, and I suppose I am peculiarly sensitive about it because my mother was a lady. Oh, these mothers! how much we owe to them! Our being, our earliest nourishment, our consolation, our training in the ways of life. They are our guardian spirits, our loving helpers, our teachers, our best friends. I pity the man who has never felt a mother's love, or her—slipper, when he has wandered into forbidden paths and been caught at it. I tell you these are things to remember. In imagination I can feel them *tingling* still; but far better comes to my heart the remembrance, that while she caused *my* tears to flow she had all she could do to keep her own from mingling with mine.

And my sister. I heartily respond for her, because, being older than I, she guided my infant footsteps over many rough places, carried me when I was tired and—boxed my ears when I was naughty.

My sweetheart. I cannot tell you how many there were of her. I never knew—but no schoolroom could seat all of her. I

don't know which of her I loved the best. I know some of her loved me well—but my stolen cherries, nuts and candy better. She was of all ages, all styles of beauty, white and brown, pale and quiet, rosy and a romp, but I loved her dearly, and for her I respond to-night.

My wife! Don't laugh. It is true that I have none now, but in the future, when I join hands with her at the altar, and proudly call her mine—though I don't even know her name or the number of her shoe—I shall marry her because I love her. I drink to her good health wherever she is to-night.

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### REMARKS ON THE LAYING OF A CORNER-STONE.

FELLOW-CITIZENS: We have assembled here to-day for the purpose of participating in the pleasing labor of laying the corner-stone of the Bolton Public Library, a building to be dedicated to the Muses and devoted to the moral and intellectual elevation of the citizens of this community. I feel that I can truly say this event marks an epoch in the history of Bolton: that it presages a higher and a better life for all of us, and that the influences which have contributed to the erection of this building will continue to be felt in the civic life of this city and county long after we shall have passed from the scene of earthly endeavor. To those public-spirited citizens, whose generous donations have rendered possible the long cherished wishes of the friends of public education, we are under a lasting debt of gratitude. Their names are carved upon this corner-stone: they are enshrined within our hearts, and in the hearts of those who are to come they will be held in reverential affection.—Here interpose some general remarks upon the advantages of education—the bulwark of civil liberty—the benefits to be derived by opening to the masses the door of the storehouse of wisdom—the effect of reading and education on the rising generation—such other remarks of a local character as may be appropriate.

Then let this building rise, massive in its proportions, far reaching in its effects, a beacon light of wisdom, and an enduring monument to the zeal, intelligence, and liberality of the citizens of Bolton.

### ON THE PRESENTATION OF A WATCH BY PUPILS TO TEACHER.

**DEAR TEACHER:** The pupils of the Joliet High School, in grateful recognition of your labors among them and as a token of their esteem and regard for you, now present for your acceptance this slight testimonial. It is the joint contribution of all the pupils of this school and is intended as an ever-present reminder to you of the hours you have passed in our society; and we venture to express the hope that the recollection of those hours may ever be pleasant to you and that whenever you look upon the face of this watch you will never count as wasted the time you have devoted to our instruction and education.

### ON THE PRESENTATION OF A CANE TO A SUCCESSFUL POLITICIAN.

**MR. JONES:** Your friends and constituents in the Fourth Congressional District, having viewed with feelings of pride the magnificent canvass you have just concluded, now desire, through me, to extend to you their congratulations on the happy issue of the election. They further desire me to convey to you this slight testimonial of their confidence and regard.

Be pleased, Sir, to accept from us this gold-headed cane, and with it receive also the good wishes of the ..... party in this district; and even as you may lean for support on this material staff, so also may you rest with confidence upon the voters of this district to sustain you in every measure you may introduce or advocate in the halls of the National Legislature, calculated to further the principles of the party you represent or advance the interests of the people of this commonwealth.

### ON THE PRESENTATION OF A TESTIMONIAL TO A MINISTER RETIRING FROM HIS CHARGE.

**DEAR PASTOR:** The members and congregation of Temple Church, desiring to convey to you some visible expression of the esteem and affection in which you are held by them, have commissioned me, for them, and in their name, to ask your acceptance of this slight testimonial of their regard. Receive it, dear friend, and let it represent to you that subtle depth of feeling that words cannot define or language express, and be assured that our good wishes will go with you to your new field of labor and remain with you always.

**AT A PARTY—PREFACING THE TOAST, "OUR HOST AND HOSTESS."**

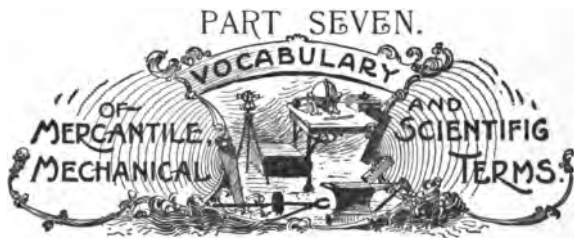
**GENTLEMEN:** I think you will all agree with me when I refer to this occasion as one of those few bright events in the ordinary life that release us from our business cares and afford us opportunities to unbend and mingle in cheerful recreation with our esteemed friends. I am sure that we all need a stimulus of this sort after a season of drudgery at the desk or counter, in order to clear away the dust and cobwebs from our brains, to revive our social natures, and to develop the finer sentiments and feelings of humanity. When I look around this generous board and see so many friendly faces, my heart warms, and there comes bubbling up the desire that these happy reunions might be more frequent. But while I rejoice with you that the hour has been a triumph of social enjoyment, we should indeed be guilty if we forgot those to whose thoughtful care and hospitality we are indebted for it, and I, therefore, have no hesitation in asking you to pledge to them our warmest regards, while I propose the healths of "our excellent host and hostess."

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**SPEECH AT A WOODEN WEDDING.**

**LADIES AND GENTLEMEN:** An occasion like this is eminently calculated for the reception of congratulations. Here are two hearts that have beat as one for fully five years without desiring to be two again. Five years! Ask *them* how long it *seems*, and they will tell you—*five months!* Fortunately the calendar attests the truth of the record, and if any further proof is necessary, we offer in evidence their three curly-headed children, the largest four years old. Why this should be called a wooden wedding I don't know. None of us is willing to confess being a blockhead, and it would be dangerous to insinuate that our excellent host and hostess are either sappy or wooden-headed, gnarly or knotted in disposition.

Well, I suppose wood has its uses, and if on this occasion it tends to unite in warmer friendship our host and hostess and their guests, it serves a good purpose, and leads us to look forward with hope to the next important anniversary of their married life—the *tin* wedding of five years hence. May we all be there.



**Actuary.** Person skilled in the doctrine and practice of life annuities and insurances.

**Adjustment.** The ascertainment of the exact amount of indemnity to which the insured is entitled under a fire or marine policy, when all deductions have been made.

**Adulteration.** The introduction of cheap and often injurious materials into natural and manufactured products.

**Ad Valorem.** According to the value; a term used for those customs duties which are paid according to the value of the goods.

**Ads.** Carpenter's tool for chipping.

**Affreightment.** An agreement by which a ship is hired for the transportation of goods.

**Agio.** The difference between the value of metallic and paper money in a country, or between the metallic moneys of different countries.

**Air-brake.** Appliance for stopping the motion of a car wheel by the use of compressed air.

**Air-drain.** An opening between the outward walls of a building as a guard against dampness.

**Air-machine.** A device for ventilating mines.

**Air-pipe.** A pipe to draw foul air from close places.

**Air-shaft.** Holes made from the surface to the adits or horizontal passages, to furnish fresh air to mines.

**Air-trap.** Device for the escape of foul air from sewers, etc.

**Alarm-gauge.** Part of a steam engine indicating when the pressure of steam is too high, or the water in the boiler too low.

**Alloy.** Natural or artificial mixture of two or more metals.

The alloys of copper and tin are of extreme importance in the arts on account of their great toughness, their hardness and their fusibility. The alloys of silver and tin are very hard, as a small quantity of tin overcomes the ductility of the silver. When mercury is one of the metals, the compound is known as amalgam.

**Amalgam.** See Alloy.

**Anemometer.** Machine for measuring the wind.

**Anvil.** Thick iron block, frequently with a steel face, upon which metals are hammered and shaped.

**Appraising.** The valuing or setting a price on goods. An appraiser is one sworn to value goods fairly. A custom-house official.

**Archimedean Screw, or Spiral Pump.** Consists of a pipe twisted spirally round a cylinder, which, when at work, is supported in an inclined position. The lower end of the pipe is immersed in water, and when the cylinder is made to revolve on its own axis the water is raised from bend to bend in the spiral pipe until it flows out at the top.

**Architecture.** The science of building or construction, and is of various kinds; as, civil, military, naval, and ecclesiastical. The walls of antiquity are called Cyclopean and date back about 1,000 years before Christ. The Greeks improved upon the architecture of the Assyrians and Egyptians. Greek architecture is divided into the Doric, Ionic, and Corinthian. Roman architecture was borrowed from the Greek. The Byzantine, Saracenic, Gothic, and Renaissance architecture followed. Of the first-named is the church of St. Sophia at Constantinople; the second, or Saracenic style, is used in Mohammedan mosques; Gothic was characteristic of western Europe during the middle ages, and gave way to a mixed style called Elizabethan; Renaissance denotes a revival of the classical style of architecture, which had its origin in Italy, where the Gothic style never had a strong footing. Every country had its peculiar Renaissance, although each was derived from that of Italy. In the present century there has been a reaction in favor of the Gothic style of architecture, which, although admirably suited for ecclesiastical purposes, is not well adapted for the construction of public offices or private dwelling-houses, as the comfort of the interior is too often disregarded for the sake of the symmetry of the exterior. The architecture of this day, however, is quite varied and picturesque, and partakes of a sort of new order, characteristic of the age of railways, and other important improvements of these times.

**Armature.** Piece of soft iron affixed to the extremities or poles of a magnet, in order that its magnetic power may be preserved. In architecture, iron bars or framing for consolidation and support of structures.

**Ash-furnace (or Oven).** Used in making glass.

**Shalt (or Asphaltum).** Bituminous substance, found in the



tertiary strata in different parts of the earth, evidently produced from coal by the action of heat. It is much used as a pavement when mixed with certain proportions of lime, gravel, or pounded stone. Coal-tar is artificial asphalt.

**Assaying.** Determination of gold or silver in alloys of these metals.

**Audit.** To examine, vouch, and certify the correctness of the accounts of a public company or body. See Bookkeeping Department.

**Auger.** Instrument for boring holes by carpenters, wheelwrights, shipwrights, and others. "Auger-bit," a bit with a cutting edge like that of an auger.

**Awl.** Pointed instrument used by shoemakers, saddlers, and furniture makers; called, also, brad-awl, saddler's awl, shoemaker's awl.

**Ax (or Axe).** Iron instrument, generally used with both hands in hewing timber and chopping wood. The hatchet is a smaller form of the ax, and is used with one hand. The broad-ax is a carpenter's tool, made heavier than the chopping ax, with broader and thinner blade and shorter handle. The mattock is a kind of pick-ax.

**Axis.** Term applied to any line about which objects are symmetrical, around which they turn, or to which they have some common relation.

**Axle-box.** Box in which the short, cylindrical portion of a shaft bears and moves, particularly a railway axle; a journal box.

**Axle-tree.** Piece of timber, or bar of iron, fitted for insertion in the hubs or naves of wheels, on which the wheels turn.

**Babbitt-metal.** A soft alloy of copper, zinc and tin, used for bearings or journals, to lessen friction.

**Balance of Trade.** In commerce, the comparative amount of a nation's exports and imports, or the balance of the trade of one nation with another.

**Ballast.** A certain portion of iron, stone, gravel, or such weighty material, placed in the bottom of a ship when she has either no cargo, or too little to bring her sufficiently low in the water.

**Ball-cock.** Appliance admitting of water running into a cistern, but shutting it off by means of a floating ball, when the cistern is full.

**Ball-valve.** Ball, fitted into a circular cup which has a hole at the bottom.

**Banding-plane.** Instrument or tool used for cutting out grooves and inlaying strings and bands in straight and circular work.

**Bar-iron.** Iron in long pieces.

**Barium.** White, slightly malleable metal, the metallic base of the alkaline earth baryta.

**Barometer.** Instrument for measuring the weight or pressure of the atmosphere.

**Bar-shoe.** Horse-shoe having a bar across the usual opening at the heel, for the protection of a tender frog

**Battery.** Combination of several electrical jars, which may be charged and discharged as one great jar. "Relays," a magnet that receives the circuit current, and develops the power of a local battery.

**Bazaar.** In eastern countries, a market-place, either open or covered, where goods are exposed for sale, and where merchants meet for the transaction of business.

**Beam.** Either a large piece of timber or metal, used for sustaining heavy weight in buildings. "Beam-engine," a steam-engine which communicates motion by the top of the piston-rod, being connected with a beam or lever moving on a central pivot, the other end of the beam being in similar connection with the crank of the driving-wheel. In the direct-action engine no beam is used, the piston working the crank.

**Bed-plate.** Foundation plate of an engine or other machinery.

**Beetle.** Heavy mallet made of wood, used in driving wedges, beating pavements, etc.

**Beetling Machine.** Machine for giving to woven fabrics a glossy finish.

**Belly-brace.** Cross brace, fixed to the boiler, between the frames of a locomotive engine.

**Belt.** A band of leather or other flexible substance, passing around two wheels, for the purpose of communicating motion to machinery.

**Bessemer's Process.** A process for converting pig-iron (iron in the rough, as it comes from the furnace) more rapidly into malleable iron and steel.

**Bevel.** Term used by builders to express a surface sloping from another, at an angle greater or less than a right angle. In machinery, cog-wheels, with beveled edges, or *beveled gear*, as they are termed, are used to transfer the motive power from one direction to another.

**Bilge.** Bottom floor of a ship; also, protuberant part of a cask.

**Bill of Entry.** Written statement of goods entered at the custom-house.

**Bismuth.** Metal of a greyish-white color, with a strong characteristic tinge of red. It is hard, brittle, and but slightly malleable.

**Bit.** Small tool, of various sizes, for boring, and turning by means of a brace.

**Bitumen.** Mineral pitch produced by the destructive distillation of coal.

**Black Lead.** The common commercial name for graphite, or plumbago. It is nearly pure carbon, and contains no lead.

**Blanchard Lathe.** For turning forms, such as shoe-lasts or gun-stocks.

**Blast-furnace.** Used in metallurgical operations, in which the combustion of the fuel is increased to an enormous ex-

- tent by a blast blown from a bellows, or by means of fans. A smith's forge is a blast-furnace on a small scale.
- Blast-hole.** Hole in the bottom of a pump, through which water enters. "Blast-pipe," so constructed as to cause a quick discharge of steam or air into the outer atmosphere.
- Block-tin.** Tin, as it comes from the foundry.
- Bloom.** Mass of iron that has undergone the first hammering. After this it requires many more hammerings or rollings to make it suitable for the use of the smith.
- Blower.** Contrivance for producing and maintaining a strong current of air for increasing combustion. "Blowpipe," an instrument used by workers in metal for soldering on a small scale.
- Board.** Paper made thick and stiff like a board for book-covers, etc.
- Board of Trade.** Body of business men to promote commercial interests.
- Bobbin.** Small wooden pin, with a head, to wind thread on, used in making lace, etc.
- Boiler.** Strong vessel, usually made of wrought iron plates, riveted together, in which steam is generated for driving engines, etc.
- Bolt.** Strong pin, of iron or other material, for holding parts together. A bolt with an eye at its head and ring attached is called a ring-bolt.
- Bond.** A term applied to a certain method of laying bricks, and to timbers built into or attached to the walls of a house for various purposes. In bricklaying, care must be taken that the bricks are well bonded, that is, that the successive layers of bricks may be so placed that no joint in any layer shall come immediately over another joint in the layer below it. See Banking Department.
- Bonus.** Extra payment for a service rendered or a thing received.
- Bookbinding.** The number of operations is three: Preparing, binding, and finishing. The sheets as printed are first gathered—placed in their order of pagination—folded into four, eight, or twelve leaves, as the case may be; they are then stitched and sewn to strings or bands placed at the back of the volume. A saw-cut is, in some instances, made to receive the string, otherwise the string is left to form a rib, which is used as an element of ornament in finishing the book. The sheets being all sewn together, the back edges are glued together by brushing them lightly with thin glue. The strings are cut off within half an inch of the volume, and the back is rounded, either by hand or by means of machinery. A groove is formed by pressure against the back edge to receive the board of the cover. The top, bottom, and front edges are then cut level, and the boards are fixed to the volume by the ends of the strings being passed through small holes and glued firmly to the inside. The book is then ornamented with gilding, inlaying or different-colored leather, or

blind toolings, *i. e.*, plain stamping by heated stamps or dies, and the edges are left plain, or gilt, or marbled. Machinery is now used to perform many of the above operations.

**Boot-Crimp.** Frame or last, used by boot-makers for outlining and shaping the body of a boot. "Boot-last," an instrument to stretch and widen the leg of a boot. "Last," a mold or piece of wood resembling in form the human foot, on which shoes are formed.

**Bore.** Cylindrical cavity of any weapon used for projecting shot, shells, bullets, or any missiles of a similar nature. The operation of boring cannon and gun-barrels is one requiring great care and nicety, and is effected by the rapid revolution of a steel tool called a cutter, attached to a shaft which is turned by machinery. "Boring-machine," machine with a very hard and sharp steel tool, which works at the end of a long bar, somewhat after the manner of a centerbit.

**Bottomry.** A contract by which the owner of a ship pledges the keel or bottom of the ship as a security for repayment of money advanced.

**Brad.** Kind of nail, with a slight projection at the top on one side, in lieu of a head.

**Brake.** Block of wood applied by lever or screw pressure to the circumference of a wheel, to slacken or arrest the moving power of the machine, by the production of a large amount of friction.

**Bramah-Lock.** For a long time considered incapable of being picked. "Bramah press," a hydrostatic machine of great power.

**Brass.** Compound metal containing zinc and copper in varying proportions, according to the purposes for which it is to be used; the general composition is two-thirds copper and one-third zinc.

**Braze.** Solder or join two pieces of iron together by means of thin plates of brass melted between the pieces that are to be united.

**Breakwater.** Artificial bank of stone to break the force of the sea before the entrance into a harbor.

**Breast-beam.** Front cross-beam of a locomotive frame. "Breasting." Curved space in which a breast-wheel turns. It forms a quarter of a circle, and is adapted to prevent the waste of water. "Breast-wheel," a variety of water-wheel.

**Bressummer.** Any large beam used to support a superincumbent mass of masonry.

**Brewing.** Art of extracting a saccharine solution from grain, and afterward partially converting the sugar formed into alcohol. Any of the cereals, wheat, beans, peas, etc., may be used in brewing, but barley is the best for the manufacture of beer. "Malt" signifies any grain which has become sweet to the taste on account of the commencement of germination; as, barley, from which ale, beer, and porter are brewed, all of which are called malt liquors. Barley steeped in water for three or four days becomes malt, when it is taken out

and allowed to sprout or germinate. It is then dried in a kiln and treated with boiling water, in order to form "wort." Nearly all seeds contain a large quantity of starch, and when they begin to germinate a peculiar nitrogenous substance called "diastase" is formed. This, acting as a ferment, converts the starch into sugar. In brewing, the malt undergoes six processes; The grinding; the mashing, or infusing with hot water; the boiling of the worts with hops; the cooling; the fermenting, and the clearing, storing, etc.

**Bricks.** The material used in making bricks is clay, worked into a plastic state by kneading, and molded into a rectangular form, nine inches long, four and one-half inches wide, and very nearly three inches thick. These pieces are dried, and hardened by baking in a kiln or in stacks. "Brick-work," the thickness of walls of houses built of brick is regulated by the length of the brick, which is nine inches. Walls are made half a brick, a brick, a brick and a half, etc., in thickness. In houses usually the outer walls are from one brick to two in thickness, and the partition walls only a half a brick thick. In public buildings, and walls in which great strength is required, they are sometimes more than four brick thick; but it is considered good substantial work when they are made of the thickness of three bricks well bonded together. (See Bond.) A layer of bricks is called a "course"; when laid side facing outward, and lengthwise in the course, they are termed "stretchers"; endwise, they are "headers."

**Bridge.** Structure of wood, stone, or iron, thrown across a river, or any water-channel. Are classed as fixed or movable; among the former are the ordinary bridge, the suspension bridge, the tubular bridge, the frame bridge, the lattice bridge, and the skew bridge; among the latter are the floating bridge, flying bridge, draw bridge, and swing bridge.

**Bronze.** Alloy of copper and tin, to which are sometimes added small portions of zinc and lead.

**Brush-wheel.** One of the wheels which in light machinery turn each other without teeth, but with or without bristles or brushes fixed to their circumference.

**Buckling.** The process of soaking cloth in lye for bleaching. In mining, a term applied to crushing ore by hand on a plate by means of a flat-headed hammer.

**Bullion.** Uncoined gold and silver, or, more strictly, refined gold and silver in bars or other masses. In political economy the term is used to denote the precious metals both coined and uncoined.

**Burin.** Engraver's tool for cutting lines on steel, copper, or zinc plate in making an engraving.

**Burnisher.** Tool made of agate steel, or some very hard, highly-polished material, and used by silversmiths, bookbinders, and others, to give smoothness and luster to rough surfaces.

**Bush.** A perforated piece of metal fixed in certain parts of

machinery, to receive the wear of pivots, bearings, and the like, as in the hub of a wheel, etc. In larger machines, a similar piece is called a box.

**Butt.** The square end of a connecting-rod, to which the bush-bearing is fixed by a metal clasp or strap fastened to the butt by means of a cotter and gib. At the end of a connecting-rod, a strap-head is a journal-box. Cotter is a wedge-shaped piece of wood, iron, or other material, used for securing parts of machinery. Gib is a piece, notched or not, to hold other parts together.

**Cable.** A strong rope, or chain, which serves to keep a ship at anchor. The Atlantic telegraph cables consist of wire that is enfolded by strands of twisted wire, layers of gutta-percha, hemp and pitch, etc. "Cable's length," the measure of 120 fathoms, or 720 feet. "Cable-molding," round molding, cut so as to resemble a rope.

**Cable Street Cars.** A track, with endless cable underneath surface of the ground, the cable being propelled by steam. Midway between the rails composing each track are two strips of iron which run parallel with the rails. A driver on a car that carries the grip, by means of a lever throws on or off the grip, which runs down from the floor of the car through between the strips of iron to the tunnel, where the cable is in motion at the rate of six or eight miles an hour; the grip clasps the cable tightly or otherwise, as the driver wishes to go fast or slow.

**Caliber Compasses.** Instrument, with curved legs, used for measuring the diameter of cylindrical bodies.

**Calking-iron.** Chisel, used in driving oakum into the seams between the planks of a ship's decks or sides. A reeming-iron or chisel is used for opening the seams of planks.

**Cam.** Plate with curved sides, fixed on a revolving shaft for converting a rotary motion into a rectilinear.

**Camera Lucida.** Optical instrument intended to facilitate the perspective delineation of objects. "Camera Obscura," an optical apparatus, representing an artificial eye, by which the images of external objects, received through a double convex glass, are shown distinctly, and in their native colors.

**Canilever.** A projecting piece or bracket for supporting a cornice, balcony, etc., and, in huge proportions, even bridges of the largest size.

**Carat, or Karat.** Signifies the twenty-fourth part of the weight of any piece of gold or alloy of gold. Thus, if the piece weighed is all gold, it is said to be twenty-four carat gold; if only half of it is gold, it is said to be twelve carat gold, and so on.

**Carding-machine.** Machine in which the fibres of cotton, or wool, are combed or carded, to disentangle them from each other, and bring them into a proper condition for spinning into yarns and thread. Consists of wooden cylinders or drums to which straps of leather are fastened, which are

perforated with numerous wires regularly arranged. The exterior of a cylinder resembles a circular brush. The cotton or other material is put into the machine at one end, and is rapidly whirled round from cylinder to cylinder until it comes out at the other end in the form of a filmy fleece; this is received on another cylinder called the "doffer," from which it is removed by the "doffing-knife," and gathered into a narrow mass by passing through a funnel-shaped aperture, when it is ready to be spun into yarns and thread.

**Cargo.** A general name for all the goods and merchandise carried on board a trading vessel.

**Caryatides.** Female figures that are used instead of columns, to support an entablature.

**Case.** Receptacle divided into numerous compartments, for holding types. The lower-case contains fifty-four boxes, for each small letter of the alphabet, each figure (from 1 to 0), punctuation points, spaces for placing between the words, quadrats of four sizes for justifying lines and making paragraphs. The upper case is divided into ninety-eight boxes, and contains the capital letters, small-caps, sign marks, dashes, braces, brackets, parentheses, etc. The compositor sets the types, according to the copy, which he has placed conveniently before him, using an iron instrument called a "composing stick," in which he arranges each type—one after another—in the process of forming words and lines. When the stick has received all the lines it will hold, the compositor, by a peculiar grip on the type with his two hands, lifts it out and deposits it on a frame or "galley." The galley, on being filled with matter (as type is called after its removal from the stick), is secured and an impression of its contents is taken on a slip of paper, which is called a proof-slip or sheet. The proof-slip, together with the original copy of the matter, is then sent to the proof-reader, who, with an assistant, reads and verifies it with the original copy, marking mistakes, as they are found, on the margin of the slip; the assistant is called the copy-holder, and reads aloud from the copy or manuscript to the proof-reader, who traces the printed lines on the proof-slip, pencil in hand. After being corrected by the compositor who set the type, it is made up into pages or columns as required, and sent from the composing-room to the press-room as a form. The form is then placed upon the smooth bed of a machine or press and any required number of impressions are made on a specified or uniform size of paper. From the press-room the printed sheets of the form go to the bookbinder, if printed in book form; if in the form of a newspaper, the sheets are folded on the spot, and delivered direct to the publisher or author of the matter. See Bookbinding.

**Cash.** Ready money, distinguished from bills.

**Cash Book.** Book in which is kept an account of all the cash received and paid, and of the discount received and allowed.

- "Cashier," one who has charge of the cash. See Bookkeeping Department.
- Casting.** Process of pouring a metal or some other substance, in a fluid or semi-fluid state, into a mold. The process is applied to the manufacture of articles in iron, bronze, bell-metal, lead, steel, copper, porcelain, plaster, and cement of various kinds.
- Celluloid.** Species of solidified collodion produced by dissolving gun-cotton in camphor with the aid of heat and pressure; used as a substitute for ivory, and may be molded so that the most delicate and elaborate articles can be made from it.
- Cement.** A compound of pitch, brickdust, plaster of Paris, etc., used by many trades for making their work firm.
- Center of Gravity.** That point about which all the parts of a body in any situation balance each other.
- Center of Gyration.** That point in a rotating body, or system of bodies, at which, if the whole mass were collected, a given force applied would produce the same angular velocity that it would have communicated to the system in its first condition.
- Centrifugal.** Force exerted from the center outward. "Centrifugal," tending toward the center.
- Chain.** Measure of length, made of a certain number of links of iron wire, serving to measure a certain quantity of ground. "Gunter's chain" consists of a hundred such links, each measuring 7.92 inches, and therefore equal to sixty-six feet; 1 square chain = 10,000 links; 10 square chains = 100,000 links = 1 acre.
- Chain-pump.** An endless chain, equipped with buckets at regular intervals, passing upward through a wooden tube and moving on two wheels, one above and one below. "Chain-wheel," an inversion of the chain-pump, whereby it becomes a recipient of power.
- Charter Party.** Contract between a ship-owner and a freighter, by which the entire vessel is used for carrying goods at a freight agreed upon.
- Chase.** Square iron frame, used by printers to lock up forms of type, when made up in columns or pages.
- Cheese-press.** In which the curds are pressed for making cheese.
- Chill.** Harden by sudden cooling; as, a chilled wheel, made of cast-iron, and so hardened.
- Choke-damp.** Name given by miners to carbonic acid, as distinguished from fire-damp, which is carburetted hydrogen.
- Chuck.** Appliance fixed to the shank of a turner's lathe for holding the material to be worked on.
- Circle.** Plain figure bounded by one line only, called the circumference, to which all the lines drawn to it from a point in the middle, called the center, are equal to each other. The line which divides it into two equal parts is called the diameter. Every circle is supposed to be divided into 360 parts



or degrees, wherefore angles are measured by the arc of a circle.

**Clamp.** Instrument with a screw by which the work of a carpenter is held together.

**Cleat.** Small strip of wood nailed to some work in the hands of the carpenter to hold it together; piece of wood employed in vessels to fasten ropes to; piece of iron fastened to a shoe.

**Clevis.** Piece of iron bent to the shape of an ox-bow, with the two ends pierced to receive a pin, used on the end of the tongue of a wagon, or plow, to draw it by.

**Clout-nail.** Nail used for fastening patches of iron.

**Clutch.** Projecting tooth or other form of machinery, for connecting shafts, etc.

**Cock.** The wrought-piece that covers the balance in a clock or watch; the spout which is put into beer or water barrels, etc.

**Coffer-dam.** Case of piling fixed in the bed of a river, for the purpose of building a pier dry.

**Cog.** The tooth of a wheel. "Cog-wheel," a wheel with cogs or teeth.

**Collar.** Ring-like part of a machine, used to prevent irregularities of motion.

**Composition.** Agreement entered into between an insolvent debtor and his creditor, by which the latter accepts a part of the debt, in compensation for the whole.

**Compromise.** Settlement of differences between parties by a mutual willingness to refer the matter in dispute to the decision of arbitrators.

**Condenser.** Any apparatus used for cooling heated vapors and reducing them to a liquid form. The "pneumatic condenser" is a syringe worked on the same principle as the force-pump, by which a large quantity of air can be forced into a given space.

**Consignee.** One to whom goods are delivered in trust. "Consignment," the sending or delivering over of goods to another person. "Consignor," one who sends or delivers goods.

**Contraband.** Goods prohibited by law to be exported or imported.

**Contract.** Agreement between two or more persons, with a lawful consideration or cause. See Law Department.

**Coping.** Stone covering on the top of a wall.

**Copper.** Hard, sonorous, ductile, and malleable metal, of a characteristic reddish-brown color. It is next to iron in specific gravity, but lighter than gold, silver, or lead.

**Corliss-engine.** Engine having a variable and self-acting cut-off. It has two inlet and two exhaust valves, each of which vibrates on its own rod or spindle, within a bored space. The valves act independently by means of rods from a vibrating disk and an eccentric and rod. At each stroke of the engine, the valve-opening mechanism is thrown out of gear, when the valve is instantly closed by a spring. The instant at which the cut-off takes place is dependent upon

the position of the balls of the governor at the moment.

**Cornice.** Molded projection that finishes the part to which it is affixed, as the cornice of a room, etc.

**Coulter.** The fore part of a plow, with a sharp edge to cut the earth.

**Counter-balance.** Addition of weight to the side of a wheel opposite to that whereon a crank pin is attached; as, the mass of iron cast in the locomotive wheel opposite to the crank-pin, to counter-balance the weight of the latter.

**Coupling.** Name given to various arrangements by which the parts of a machine may be connected or disconnected at pleasure, or by which a machine may be disengaged from, or re-engaged with, a revolving wheel or shaft, through which it receives motion from a steam-engine, water-wheel or other prime-mover.

**Crab.** Kind of crane for moving heavy weights.

**Cradle.** Frame of timber raised on each side of a ship, for the more convenient launching of her.

**Cramp-irons.** Used to fasten stones in buildings.

**Crane.** Machine, with ropes, pulleys, and hoops, for drawing up heavy weights.

**Crank.** Shaft or axis bent like an elbow, and used for converting rectilinear into circular motion, or vice versa.

**Cross-head.** In a steam-engine, that part which forms a cross-bar at the end of a piston-rod where the latter is joined to the connecting-rod. "Guide-bars," the bars on which the cross-head slides, called also guide-locks, slide-rods, and slides.

**Cross-tail.** An iron bar connecting the slide-lever of a marine engine with the piston-rod.

**Cupola, or Dome.** A term applied to any covering placed over a building and taking the form of a hemisphere or spherical vault, whether round or polygonal, at the base.

**Cut-off.** An appliance of the steam-engine for cutting off the passage of steam from the steam-chest to the cylinder, at the time the piston has been made part of a stroke, in order to allow the remainder of the stroke to be made by the expansive force of the steam already in the cylinder.

**Davit.** Pieces of timber or iron projecting over a ship's bow, used as a crane to hoist anchors or boats out of the water in such a manner as to prevent rubbing against her side.

**Days of Grace.** In general, three days allowed for the payment of a bill beyond the time marked on the face of it. Special laws rule the days of grace question in every state. See Law Department.

**De facto.** Is applied to actual possession, and *de jure* to right. See Law Department.

**Demurrage.** Detention of a ship by a merchant, in loading or unloading, beyond the time specified in the charter party, or other agreement with the owners.

**Derelict.** Such goods as are thrown away or relinquished by the owner, as a ship voluntarily abandoned at sea.

- Derrick.** Temporary crane consisting of a spar supported by stays and guys, carrying a purchase for loading or unloading goods on shipboard.
- Differential Gear.** Combination of wheel movement by which a motion is produced equal to the difference between two other movements.
- Distribution.** The throwing of type into cases by a compositor.
- Dividend.** The share or profit in a joint stock company.
- Diving-bell.** Hollow vessel, by which persons may descend below the water, and remain for some time without inconvenience.
- Dog.** Grappling iron for fastening into wood or other heavy articles for the purpose of moving them.
- Double Entry.** In bookkeeping, is so-called from each item being entered twice in the ledger, being debited to one set of accounts and credited to another. By entering each transaction on both sides of the ledger, a system of checks is established, inasmuch as the entries on the credit side must be equal to the entries on the debit side, otherwise the books will not balance. See Bookkeeping Department.
- Dove-tailing.** Method of joining one board into another, by pins in the one fitted to holes in another.
- Dowel.** Piece of wood fastened to a wall, so that other pieces may be nailed to it.
- Drawback.** Allowance made to merchants on the exportation of goods which paid duty inward.
- Drawing-knife.** Long blade with a handle at each end, used by hand to shave off wood-surfaces.
- Draw-spring.** Spring to which a draw-head is fastened.
- Dredging-machine.** Machine employed for the purpose of clearing out or deepening the channels of rivers, harbors, etc.
- Drift.** Conicle tool of steel for enlarging holes in metal by being driven into it.
- Drill.** Tool used for boring holes in wood, metal, stone, bone, etc. Drills for boring iron have pointed heads, with sharp edges projecting from them, that cut in different directions. Those for boring wood are like an auger or large gimlet, or they are broad and flat, with a projecting spike in the center and cutting edges on either side,—drills of this form are called "centerbits."
- Driver.** Any part which communicates motion to another part; as the driving-wheel of a locomotive.
- Drum.** Short revolving cylinder or barrel, furnished with means to communicate motion to other machinery. When very short in the direction of the axis, it is called "pulley," and "rigger."
- Dry-Point.** Sharp, fine-pointed etching needle, used to cut fine lines in a copper or steel plate without biting them in with acid.
- Dyke.** Embankment of earth, sometimes revetted with masonry, or secured with a sloping front of stonework to

prevent the water of the ocean or any body of water from overflowing the low lands.

**Dynamometer.** Name given to all instruments that are constructed for the purpose of measuring the power that can be exerted by the human frame, animals, or machinery, whether by a single effort of strength or by a continuous series of efforts exercised during any given time. A dynamometer usually consists of a spring, to be acted upon by the applied force, and an index and scale.

**Ebonite.** India rubber made hard by vulcanization.

**Eccentric.** Sort of wheel or revolving disk, in which the axis, or center of motion, does not coincide with the geometrical center. There are a great variety of eccentrics, and they are very useful in converting one kind of motion into another.

**Electric Light.** Light that is produced by an electric current generated with the aid of appropriate machinery. Edison's electric lamp called "incandescent" consists of a pear-shaped glass globe about  $4\frac{1}{4}$  inches in height, exhausted of air, into which is sealed a filament of carbonized bamboo, slightly thicker than a horsehair, which is raised to incandescence by a current of electricity. Electric lights, called "arc-lights," are also produced by means of the current and contiguous carbon points, the latter being shaded with globes open at the top.

**Electro Calico-printing.** The producing of patterns on cloth by the chemical action of the voltaic current.

**Electro-magnet.** See Moving Powers.

**Electro-plate.** A precipitation of silver or gold on a surface of copper, or brass, or German silver metal.

**Electrotype.** The term commonly applied to the art of depositing copper and other metals in or upon suitable molds, through the agency of voltaic electricity, so as to produce faithful copies of coins, medals, statues, engraved blocks, wood-cuts, forms of metal type, and other works.

**Embargo.** Prohibition issued by authority on all shipping not to leave any port.

**Embezzlement.** Fraudulent appropriation by clerks, servants, or others, of money or goods intrusted to their care, or received by them on account of their employers.

**Emboss.** To carve a figure, so that it will project from the plane in which it is cut; to ornament in relief.

**Engine.** Term applied to any compound machine or instrument composed of various parts, and intended to produce some effect by mechanical force; such as a pump, a windlass, etc. A fire-engine consists of two forcing pumps so combined that their joint action produces a constant and powerful stream of water, which, by means of a flexible pipe, or hose, may be directed at pleasure to any point. The steam-engine, first constructed by James Watt, a native of Greenock, Scotland, was for raising water by means of the expansive force of steam; it has since undergone many improvements, and been made applicable to every sort of work which

requires a strong moving power. The steam-engine was first successfully adapted to navigation by Robert Fulton, of the United States. A cutting-engine, or machine for dividing and cutting the teeth of cog-wheels, is the invention of an American mechanist. An air-engine is an engine put in motion by hot air.

**Epicycloidal Wheel.** A stationary wheel or ring toothed on the inside, and geared with another toothed wheel of half the diameter of the first. The inner wheel revolves about the center of the outer wheel, the whole being a contrivance for securing parallel motion.

**Escapement.** In horology, escapements are of various kinds, as the crown, escapement of an ordinary watch, anchor escapement of a common clock, horizontal escapement of a watch, duplex escapement, detached escapement, etc. In clock-work the common escapements consist of the swing wheel and pallets only. By means of the escapement, the impulse of the wheels is communicated to the pendulum.

**Etching.** A method of engraving on metal, glass, or the like, in which the lines and strokes are eaten in with aquafortis.

**Endiometer.** Instrument for ascertaining the purity of the air, or the quantity of oxygen and nitrogen in atmospherical air.

**Exhaust.** The steam let out of a cylinder after it has been used. "Exhaust-pipe," the pipe that conveys steam to the outer air or to the condenser. "Condenser," that part attached to the cylinder where the steam is condensed.

**Expansion.** The pressure and operation of steam in a cylinder after its communication with the boiler has been cut off. "Expansion-gear," a gear or cut off that may be made to operate at different points of the stroke on the piston for cutting off steam while the engine is in motion. "Expansion-joint," a joint for connecting steam-pipes, so as to admit of one pipe sliding within the enlarged end of the other when the length increases by expansion.

**Fan.** Any leaf-like contrivance used for producing currents of air, in winnowing corn, other kinds of grain, blowing a fire, ventilation, etc. "Fan-wheel," a fan-blower.

**Fast.** Applied to pulleys, called fast and loose, denotes two pulleys situate side by side on a shaft that is driven from another shaft by means of a band.

**Feather.** An elevation on an axis or cylinder which coincides with a groove in the eye of a wheel, to cause both to turn at the same time.

**Feed.** Those parts of machinery that move the work to the cutting tool, or vice versa, in dressing wood or metal. "Feed-pipe," a pipe which supplies the boiler of a steam-engine with water. "Feed-pump," a force-pump which supplies the boiler with warmed water through a feed-pipe.

**Ferrule.** Ring of metal put around anything to hold it firm or prevent it from splitting. In steam-boilers, a bushing for widening the end of a flue.

**Fiscal.** Pertaining to the public treasury or revenue.

**Fish-beam.** Beam, one of whose sides swells out like a fish.

**Fish-joint.** Splice bolted on railway iron to hold ends of rails together.

**Flange.** Metal rim bent over in gas-pipes, water-pipes, etc., in order to join on other lengths of the same.

**Flat.** Car without a roof.

**Float-board.** Board fixed to the circumference of a wheel, upon which the water acts to set the wheel in motion.

**Flue.** A narrow passage in the wall of a house, made of fire-proof material, for carrying off smoke. When a number of flues are built close together in a party-wall between two houses, or in the gable-ends of a single house, the wall itself is called "chimney-stack"; and that part of it which rises above the roof is called the "chimney-shaft." The walls which separate flues built side by side in a stack are called "withs," the walls which form their front and back being named the "breast" and "back" respectively.

**Fly.** That part of a jack which puts the rest of the machine in motion. "Fly-wheel," a wheel with a heavy rim, placed on the shaft of any machinery put in motion by any irregular or intermitting force, for the purpose of rendering the motion regular.

**Foot-valve.** Opens between the condenser and air-pump of a steam-engine.

**Forcing-pump.** Used for forcing water by direct action of the piston. Has a side tube through which the water is forced.

**Foundry.** Art of casting metals in various forms; also the place where this business is done. Small works are cast in sand, which, being duly prepared, is put into a wooden frame; then wooden or metal models of what is intended to be cast are put into the sand so as to leave their impression. When the molds are fully prepared, the fused metal is poured out of the crucible into an opening which leads to the several patterns. After the whole has been set to cool, the cast work is taken out of the sand. The mold for very large articles is made of wet tempered loam, built up by degrees in a pit, into which the melted metal is made to run along a channel on the ground to the mold.

**Free Trade.** Free and unrestricted trade between the people of different countries, without government duties.

**Freight.** Sum agreed to be paid for the burden of a ship or load of a car; also the cargo itself.

**Friction.** Resistance which a moving body meets with from the surface of the body on which it moves. "Friction-clutch," a kind of coupling by which machinery is put in and out of gear. "Friction-balls" or "friction-rollers" are used to relieve friction in revolving and moving bodies. "Friction-wheels," two wheels overlapping each other and sustaining at the point where their circumferences meet the

bearing of a revolving shaft, for the purpose of relieving it of friction.

**Frog.** Triangular crossing plate, at the point where one track branches from another on a railway line.

**Fulcrum.** Prop or support by which a lever is sustained, or the fixed point about which a lever moves.

**Furnace.** Fire-place for melting, distilling, and other chemical processes.

**Gable.** Triangular end of a house, from the cornice or eaves to the top. A gable roof is a sloping roof which forms a gable.

**Gad.** Small instrument of iron with a long wooden handle, used to break up ore.

**Gaging.** Method of measuring the number of gallons contained in vessels intended to hold goods; chiefly casks, barrels, vats, etc.

**Gallows-frame.** Supports the beam of a beam-engine.

**Galvanic Battery.** Apparatus which is employed in generating galvanism. "Galvanic pile," the apparatus first made by Volta, which consisted of a certain number of pairs of zinc and silver plates, separated from each other by pieces of wet cloth, in the order of zinc, silver, and wet cloth in regular succession. The materials usually employed now are copper and zinc in alternate disks. "Galvanism," a branch of the science of electricity, first discovered accidentally by Galvani, a professor, of Bologna. By experiments on frogs, he discovered that all animals are endued with a peculiar kind of electricity. Volta followed Galvani in his researches and discovered further wonders in this branch of science. "Galvanized iron" is iron-coated with zinc by a peculiar process to preserve it from the action of moisture.

**Gas.** Material which is produced by the destructive distillation of coal, those species being chosen which contain the largest amount of hydrogen. "Gasoline" is a volatile fluid distilled from petroleum. "Water-gas," obtained by passing superheated steam over a bed of incandescent coal.

**Gasket.** Flatted hemp, used for packing the piston and pumps of a steam-engine.

**Gauge.** Any instrument or apparatus used for measuring the state of a phenomenon. Thus the gauge of an air-pump is a barometer, connected with the interior of the receiver, which shows the degree to which the air is rarefied. Many gauges are used in particular trades; such as the rod-iron gauge, the nail-rod gauge, the button-maker's gauge, etc.; others are used in watch-work; gun-makers also use a gauge for the bores of guns and rifles. "Gauge-cock," a kind of water-gauge; a stop-cock to show the height of water in a steam-boiler. "Siphon-gauge," a glass instrument containing mercury, used to measure the extent of rarefaction produced in the receiver of an air-pump.

**Gear.** Wheel with teeth or cogs, or a number of toothed wheels. Wheels are in gear when connected, out of gear when dis-

connected. "Gearing," the parts between which motion is communicated to machinery: as, belt-gearing, frictional gearing, etc.

**Generator.** Apparatus for heating water and forming steam for a steam-engine.

**Giffard Injector.** Instrument for supplying steam-boilers with water.

**Gin.** A machine for driving piles.

**Girder.** The principal piece of timber in a floor.

**Glaze.** To crust over earthenware; as, in glazing, with a vitreous substance; to put glass into windows, or make glass lights for windows.

**Gold.** Richest and heaviest metal except platina, being the most solid and least porous. The ductility and malleability of gold is such that one grain of it will cover upward of fifty square inches, and an ounce is capable of being extended in the form of wire or thread many hundred miles.

**Governor.** Mechanical arrangement by which regularity in the motion of a steam-engine is secured. When new fire has just been put on, more steam is likely to be generated than the engine, in its ordinary state, can use; and if free communication between the boiler and cylinder be permitted, more will be generated. To prevent this, two balls are set upon a cylinder which revolves with the engine, and these tend to revolve faster the faster the engine goes. When it is going very slowly they exert a certain action on a movable part to which they are attached, so as to keep open a valve between the boiler and cylinder; when it is going very quick, the balls fly fast, and, being connected with the valve, tend to close it, proportionally as they have diverged from the spindle. The steam has thus less outlet from the boiler and is held in, until the engine's requirements and the supply become equalized.

**Granulation.** Process resorted to to obtain metals in a coarse state of division. The metal is melted in a crucible, and poured into water from the height of three or four feet.

**Gross Weight.** Weight of goods together with the cask or vessel.

**Ground-joint.** Made by rubbing together two surfaces with emery and oil.

**Guano.** The excrement of sea-fowls, found principally in large quantities upon some parts of the coasts of Peru, Bolivia, and Africa. Guano has been employed as manure by the inhabitants of Peru from the most remote periods. By its means sandy soils are rendered fertile.

**Gudgeon.** Piece of iron in the end of a horizontal shaft which turns in the collar.

**Gutta-percha.** Concrete juice of the *Isonandra Gutta*. Its plastic properties render it extremely useful in the arts. It is a powerful insulator, and is consequently much used for coating the wires for telegraphic purposes; it is also of



much use to the chemist, as a material for making bottles, carboys, baths, etc.

**Gyroscope.** Rotating wheel mounted in a ring of rings in divers ways for showing the dynamics of rotating bodies, the composition of rotations, etc.

**Hammer-beam.** Horizontal beam which serves as a tie immediately above the foot of a rafter.

**Hand-hole.** Aperture in a steam-boiler, for inserting the hand, cleaning, etc.

**Hawker.** Person going from place to place selling goods and merchandise.

**Hawser.** Small cable.

**Heart-wheel.** Wheel shaped like a heart; a cam.

**Horse.** Frame or trestle on which boards or planks are laid to be cut and otherwise worked. Stage on which pressmen set their heaps of paper for printing. "Horse-shoe," circular piece of iron fitted to the foot of a horse.

**Horse-power.** Power capable of raising 33,000 pounds through one foot a minute. When an engine is said to be of so many horse-power it is meant that it could lift so many times 33,000 pounds through a foot in a minute.

**Hotblast.** Current of heated air sent into a furnace by means of a blowing machine. The mass of air passing through a blast-furnace is about six tons an hour. Of late years much time and expense have been saved by using air already heated by a separate furnace.

**Hot-well.** In low-pressure or condensing steam-engines; a well for the hot water drawn from the condenser by the air-pump.

**Housing.** Framing of a journal-box, or that which keeps the latter in place.

**Hydraulic.** Pertaining to hydraulics. "Hydraulic crane," a crane operated by the pressure of water. "Hydraulic lime," lime which contains a small amount of silica and alumina, forming a mortar that hardens under water. "Hydraulic press," a machine by means of which an intense pressure can be applied by the agency of water; the principle on which it acts is founded on one of the fundamental laws of hydrostatics, that any non-elastic fluid, such as water, possesses the property of transmitting pressure exerted against it at any point equally in every direction; hydraulic presses are used for reducing such substances as hay, wool, and cotton, and all goods that will bear compression without injury, into balls and packages of convenient size for conveyance by rail or vessel.

**Hydraulic Engineering.** Branch of engineering which treats of the appliance of water as a motive power for mechanical purposes, and the methods that must be adopted to offer an effective resistance to the pressure which is exercised by any great volume of that fluid, whether it be in a state of rest or in motion.

**Hydraulics.** Branch of science which treats of fluids in mo-

tion and the methods by which useful results are obtained from them. Among the machines which serve for the display of the phenomena of hydraulics are the syphon, the pump, and the fire-engine.

**Hydrodynamics.** Branch of science, or of engineering, which treats of the motion of fluids, and also of the machines by which water is raised, or in which water is used as the first mover. The subject is divided into two parts, hydrostatics and hydraulics. The former includes the pressure, cohesion, and equilibrium of fluids, while the latter comprehends their motion, together with the machines with which they are connected.

**Hydrometer.** Instrument for determining the relative densities, or specific gravities, of fluids; and thence the strengths of spirituous liquors, which are inversely as their specific gravities.

**Hydrostatic.** Pertaining to the equilibrium of fluids.

**Idle-wheel.** Placed between two others, for the purpose of transferring motion from one to the other without changing the direction of the revolution.

**Impact.** Action of one body upon another, to put the latter, if at rest, in motion, to increase, retard, or alter its direction. The point against which the impelling body acts is called the "point of impact."

**Impost.** A tax or duty imposed on goods imported from abroad.—That part of a pillar on which the weight of a building rests; or the part which receives an arch.

**India Rubber.** Solidified milky juice of certain tropical plants, the largest supply being obtained from the *Ficus elastica* found in Assam; from other species growing in Java and America; from the *Siphonia elastica*, a native of Guiana and Brazil; and from the *Urceola elastica*, a climbing plant found in the islands of the Indian archipelago.

**Indicator.** Dynamometer applied to the determination of the work actually done by steam-engines.

**Ingot.** Wedge or bar of gold; a mold in which metal is cast.

**Injection Water.** In land steam-engines, the water which comes from a tank called the cold well, surrounding the condenser, and supplied by the cold-water pump. In marine engines it comes directly from the sea.

**Insurance, or Assurance.** Contract between two parties, in which one of them, the "insurer," undertakes, in consideration of a certain sum received or promised, called the "premium," to indemnify, or assure, the other against a certain amount of loss from the occurrence of a specified contingency, as the burning of certain premises, the loss of a certain ship, or the death of a certain person.

**Iron.** Metal most extensively diffused over nature, occurring not only in the inorganic kingdom, but entering into the composition of vegetable and animal structures. It occurs in nearly every part of the earth, in the form of ores, in the metallic state with nickel, cobalt, and other metals, in

meteoric stones, some of which weigh as much as fourteen or fifteen tons. Iron is the only metal that is susceptible of magnetic attraction. Pure iron is very rarely to be found; the principal varieties of iron are the cast or "pig iron," or that which is immediately extracted from the ore. "Wrought iron," that which has gone through the process of melting in a furnace. "Steel," that which has been heated in charcoal, and hardened by its combination with carbon.

**Jack.** Instrument in common use for raising very great weight of any kind. "Jack-lever," a sort of crane, consisting of small pinions worked with a common winch; the pinion works in the teeth of a large wheel, on whose axis there is fixed a small pinion with teeth working in a rack; by turning the pinion the rack is raised, and with it any weight attached. "Jack-screw," a support in which works a screw, lever, rack and pinion, etc.

**Japanning.** Method of giving a hard and highly-polished surface to articles made of wood, metal, paper or leather.

**Jet.** Deep black sort of bitumen, susceptible of a good polish, and often wrought into toys, mourning jewels, etc.

**Jetsam.** Anything thrown out of a ship being in danger of a wreck and cast on shore.

**Jib.** Beam of a crane, from which the pulleys and weights are suspended.

**Jointer.** Piece of iron used to secure the joints of a wall.

**Joist.** Piece of timber framed into a girder of a building.

**Journal.** Part of a shaft that bears and moves a journal-box; a bearing. "Journal-box," same as Axle-box, which see.

**Key.** Last board laid in a floor. Also a cotter, which see under the head of Butt.

**Key-stone.** The stone placed at the top or vortex of an arch to bind the two sweeps together.

**Kiln.** Machine for drying substances by the application of heat.

**King-post.** Seam rising from the tie-beam to the ridge of the roof. "King-truss," a truss for a roof with king-post attached.

**Knuckle-joint.** The means of connection in machinery, consisting of a pin thrust into the forked ends of a connecting-rod.

**Lantern.** Kind of pinion; a lantern-wheel.

**Lap.** Amount of lap over a steam-port made at a half-stroke of a slide-valve.

**Lathe.** Machine used in turning wood, etc., as the Blanchard machine, which can turn out a duplicate or fac-simile of any pattern whatever.

**Lead.** One of the most important metals, both itself and its compounds being applied to many useful purposes. Its most valuable ore is galena, or sulphide of lead, found in large quantities in various parts of the world. The carbonate of lead, which is a powder, is known as white lead; the red oxide of lead is otherwise called "red lead."

**Leader.** The principal wheel in machinery.—A small vein leading to a greater one.

**Level.** Instrument used to make a line parallel to the horizon. The "plumb-level" is that which shows the horizontal line by means of another line perpendicular to that described by a plummet or pendulum. The "spirit-level" consists of a glass tube, which is slightly curved, and nearly filled with alcohol or ether; adjustment to the horizon depends upon the position of a bubble, which is seen in the tube when the instrument is held horizontally.

**Lever.** Solid bar at each end of which a certain amount of force is applied in similar directions, and which is supported on a pivot, or by some fastening between the points of application.

**Leyden Jar.** A jar or phial used in electrical experiments. By means of this instrument the electric fluid can be accumulated and preserved in large quantities.

**Liabilities.** Debts which a person or company owes, as distinguished from "assets." See Law Department.

**Lifter.** Part of a steam-engine which raises the puppet-valve. "Lifting-rod," a rod receiving motion from a vibrating shaft called the "rock-shaft," and imparting motion to the lifter,

**Link.** Any intermediate piece transmitting power in a machine. "Link-motion," eccentric-wheels and their rods, connected by a piece called the link, a part of valve-gear for reversing the steam when the engine is in operation.

**Load-stone.** See Magnet.

**Lock.** In smith-work, a kind of fastening, and a masterpiece of that class, as a great deal of art and delicacy is required in contriving and varying the wards, springs, bolts, etc. The principle of all modern locks is the application of a lever to an interior bolt, by means of a communication from without; so that, by means of the latter, a door or lid may be made secure from any push or pull from without.

**Loom.** Machine or frame-work of wood or metal, for manufacturing cloth by interweaving a series of parallel threads, which run length-wise, called the "warp," with another series of threads which run transversely, called the "woof" or "weft" by means of the "shuttle."

**Low-pressure.** Term applied to a steam-engine, the motive force of which is produced by forming a vacuum within the cylinder by drawing off the steam into another vessel called the condenser, and there condensing it.

**Magnet.** Species of iron ore, called loadstone, and found in various parts of the earth in irregular fragments, and occasionally in beds of considerable thickness. Its property of attracting small pieces of iron was recognized at a very early date by the Greeks, and its wondrous directive power has been known to the inhabitants of China from time immemorial.

**Magnetism.** The attractive and repulsive power of the load-

stone; generally, that peculiar property possessed by many mineral bodies, and by the whole mass of the earth, through which, under certain circumstances, they mutually attract and repel one another, according to determinate laws.

**Mainspring** (of a Watch). Thin, flexible ribbon of steel, usually about sixteen or eighteen inches in length, which, when coiled into the barrel ready to be placed in the watch, occupies a space something less than three-fourths of an inch in diameter.

**Malleability.** That property of metals which permits them to be beaten out under the hammer or extended in any way beneath pressure. Gold is extremely malleable; it can be beaten 1,200 times thinner than ordinary writing-paper. Iron has been rolled into sheets the 2,500th of an inch in thickness, and a square inch of the leaf only weighed three-quarters of a grain. The property of malleability appears to bear some relation, though not that of perfect proportionality, to the ductility.

**Mandrel.** Wooden pulley and contiguous parts in lathe machinery.

**Man-hole.** Opening through which a man may creep into a steam-boiler, etc., to clean or repair.

**Manifest.** The certified invoice of the cargo of a ship.

**Masonry.** Art of hewing, cutting, or squaring stones, and fitting them for the use of buildings; also of joining them together with mortar. A wall built of unhewn stone, whether it be built with or without mortar, is called "rubble wall."

**Matrix.** Cavity in which anything is formed, and which gives it shape; the mold or form in which printers' types are cast; called also, matrice.

**Maxima and Minima.** Terms employed not to signify the absolute greatest and least (as the words imply) values of a variable quantity, but the values it has on the instant when it ceases to increase and begins to decrease, or vice versa. A variable quantity may, therefore, have several maxima and minima.

**Mechanic.** One who works with machines or the instruments of a mechanic. An "artificer" is a skilled mechanic. "Machinist," one who makes machines or who is skilled in their construction.

**Mechanical Powers.** Six standard machines which are capable of applying large forces to produce small effects with economy, and small forces to produce great effects in time, and which are further capable of transferring forces from their natural point of action, to another point of application. They are the "lever," the wheel and axle, the pulley, the "inclined plane," the wedge, and the screw. In reality there are only two mechanical powers, for the pulley and wheel are only assemblages of levers, and the wedge and screw are inclined planes.

**Mensuration.** The art of measuring lines, superficies, and solids.

**Merchantman.** A vessel employed in the transport of articles of commerce.

**Metal.** Simple body of peculiar luster, insoluble in water, fusible by heat, and capable, in the state of an oxide, of uniting with acids, and forming with them metallic salts. The principal metals are gold, silver, iron, lead, zinc, copper, tin, nickel, and antimony; but there are many others.

**Metallurgy.** The art of working metals, particularly the art of extracting them from their ores and adapting them to various processes of manufacture.

**Microphone.** Very sensitive instrument of the telephone species, for making audible the most feeble sounds.

**Microscope.** Optical instrument which magnifies objects, so that the smallest may be distinctly seen and described.

**Mill.** Originally a machine used for dividing, crushing, or pulverizing any substance; but more extensively applied to almost all machinery consisting of wheel-work. They take their name from the processes for which they are used, as saw-mills, stamping-mills, fulling-mills, grinding-mills, etc.; from the motive power, as wind-mills, water-mills, steam-mills, hand-mills, etc.; or from the material operated on, as cotton-mills, paper-mills, sugar-mills, flour-mills, oil-mills, etc.

**Mine.** An opening in the ground from which anything is dug. The underground works constitute the mine, but the term usually comprehends the surface ground and the plant.

**Minerals.** Bodies, destitute of organization, and which exist within the earth or at its surface. "Mineral waters" are springs impregnated with mineral substances.

**Mint.** Place where coin is made.

**Model.** Original pattern, or the shape or design of anything in miniature; particularly as applied to an artificial pattern made in hard wood or metal—not more than twelve inches in any dimension, as required by United States patent law—and with all its parts and proportions, in order to give a full idea of the work that is to be executed.

**Momentum.** Quantity of motion in a moving body.

**Money.** Common medium of exchange by which the value of commodities is estimated. "Monetary," relating to money.

**Monkey-wrench.** Article having a movable jaw, and which may be set by means of a screw to span anything which it is desired to move from position by turning or wrenching.

**Monopoly.** An exclusive right to carry on some branch of trade or manufacture, in contradistinction to a freedom of trade or manufacture enjoyed by all the world, or by all the subjects of a particular country. In the United States monopolies are organized by the private, greedy efforts of manufacturers in certain classes of goods who combine to raise prices artificially by shutting out weaker competitors.

**Mortise.** Kind of joint consisting of a hole of a certain depth cut in a piece of timber so as to receive another piece called the tenon, which see.

**Motion.** The three laws of motion, as delivered by Sir Isaac Newton, are: 1. Every body perseveres in its state of rest, or uniform motion in a right line, until a change is effected by the agency of some external force. 2. Any change effected in the quiescency or motion of a body is in the direction of the force impressed, and is proportional to it in quantity. 3. Action and reaction are equal and in contrary directions.

**Moving Power.** The principal moving powers are the strength of man and animals, wind, water, steam, weights, springs, and magnetism. The ordinary strength of a man is estimated at the one-fifth of that of a horse. A "horse" can draw 200 pounds over a pulley eight hours a day, two and a half miles an hour; if the weight be 240 lbs. he can only work six hours a day, and slower. "Wind" moving at about 12½ feet a second, will strike a surface of a square foot with a force equal to two ounces. "Water" falling two feet, with a velocity of eleven feet a second, will turn a wheel so as to give motion to a four-foot six-inch diameter millstone at a rate of 120 revolutions in a minute, the wheel moving with a third part of the velocity of the water. A cubic inch of water, forming into a cubic foot, or 1.728 inches of "steam," possesses an elastic force of 15 lbs. on the square inch, at a temperature of 212 deg.; at 250 deg., 30 lbs.; at 270 deg., 45 lbs.; and at 290 deg., 66 lbs. "Weights" are applied as the motive power of clocks and other machines, as also are springs, which, like weights, have to be wound up after being expended. If a bar of soft iron, in the form of a horse-shoe, or rather that of a common door-staple, be wrapped round with copper wire, and a current of electricity passed through the wire, the iron becomes a most powerful magnet, called an electro-magnet, and may be constructed so as to bear the weight of many tons.

**Mule.** Machine used in cotton-spinning, called also mule-jenny.

**Newel.** Post or standard around which a circular staircase is built.

**Nickel.** Metallic substance, mostly found in a metallic state, but sometimes in that of an oxide. Its ores have a coppery red color.

**Nut.** Piece of iron or other material, square or hexagonal, having a concave or female screw, used for tightening a bolt.

**Oil.** Name given to three different classes of bodies: 1. The fixed oils, such as linseed, sperm, and castor oil. 2. The essential oils, as oil of lavender, of rue, of nutmeg, etc. 3. The mineral oils, which are hydrocarbons, more or less impure.

**Oil-box.** Cup at the top of an oil-hole, for oiling machinery.

**Oscillation.** The vibration, or reciprocal ascent and descent of a pendulous body.

**Overshot Wheel.** Wheel, the circumference of which is covered with cavities, and which is turned by water flowing on the top of it. "Undershot wheel," a water-wheel, moved by the water passing beneath it.

**Pack.** To fill in and around with some material, so as to make certain cavities in machinery air-tight or water-tight; as, to pack the piston of a steam-engine, water-faucet, and the like.

**Par.** An equality between the exchanges of different countries; equal or nominal value.

**Party-wall.** Wall that separates two houses or tenements, as in a block.

**Pattern.** The model of full size around which a mold of sand is made, to receive the fused metal.

**Pawl.** A catch, or ratchet.

**Pendulum.** One of the principal moving powers, consisting of a heavy body so suspended that it may vibrate or swing backward and forward.

**Perpetual Motion.** Declared to be impossible on account of friction.

**Pewter.** An alloy of tin with copper, lead, zinc, bismuth, and antimony.

**Phonograph.** A machine for registering sounds. A sheet of tin-foil is stretched around a cylinder, which is indented by a marker that vibrates in correspondence with the sounds made before a speaking-tube. The cylinder is turned steadily while the sounds are being recorded on a thin metallic sheet. By this means any song, speech, or other characteristic of sound may be recorded and the record preserved to be reproduced through the phonograph at any time afterward.

**Pick.** Iron tool tapering to a point from a head, in which is fixed a wooden handle. It is used for loosening ground, in digging, mining, etc. "Pick-ax," a pick with a point on one end, and a blade at the other, with a wooden handle inserted between.

**Pile.** Large piece of timber, hewn off at one end and driven into the earth, as in a river or soft ground, for the support of a bridge or other superstructure. "Pile-driver," a machine for driving piles or stakes in the beds of rivers, etc.

**Pin.** Anything in the shape of a pin, short shaft, or bolt, which serves to fasten, "Pin-drill," a drill with a central point or projection, to drill in a small hole and make it larger.

**Pinch.** Lever, rather foot-shaped at one end, the heel of which acts as a fulcrum, and serves to move heavy wheels, etc. "Pinchers" a sort of tool used in drawing nails.

**Pinion.** Spindle, in the body of which are several notches to catch the teeth of a wheel that serves to turn it round; or a pinion in a small wheel which plays in the teeth of a larger.

**Pipe.** Tube used as a conductor of water, gas, steam, smoke, etc., made of lead, iron, stone, pottery, wood, India rubber, gutta percha, etc. The large water and gas pipes are made principally of cast iron, and are called "mains"; the smaller ones of some alloy, of which lead is the base, are called "services."

**Piston.** Solid beam whose lower part performs the office of a



- cork closing the body of a cylindrical vessel in which it moves, wherever it is applied along the length. To this, in the center, a rod is fastened, which rises or falls with it; and with this rising or falling, the motion of the machines which use the piston, is connected directly.
- Pivot.** Extremity of the axle round which a body revolves.
- Plane.** Edged tool for paring and shaving wood smooth.
- Plaster of Paris.** A paste made of gypsum.
- Plate.** A copper-plate for printing on; any flat piece of metal in the same form or shape. "Plating," see Electro-plate. "Platen," the flat upper part of a printing-press which gives the impression.
- Platinum.** A metal so-called on account of its silvery appearance. The heaviest substance in nature; will not fuse with the strongest heat of the furnace; and from its capacity of resisting oxidation in air or water constitutes one of the perfect metals. Harder than iron, and malleable and ductile like gold.
- Pliers.** Instrument by which anything is laid hold of, so as to bend it.
- Plow.** Agricultural implement for turning up the soil in preparation for receiving the seed. It consists of a wooden frame, with a handle; a share, or sharpened piece of iron, fixed on the bottom of the plow, and a coulter, another cutting iron, that stands upright in the plow. "Wheel-plow," a plow with one or more wheels, to render it steady, and also to regulate the depth of the cut. "Plow-share," the cutting iron fixed at the bottom of the wood-work of the plough, which forms the furrows. Among bookbinders, a "plough" is a machine for cutting the edges of books.
- Plug.** Piece of wood or other substance used to stop a hole. "Plug-rod," in a steam-engine a rod for working the valves.
- Plumb-line.** A perpendicular to the horizon, formed by means of the plummet. "Plummet," a leaden weight attached to a string, by which depths are sounded perpendicularly, and perpendiculars are taken by carpenters, masons, etc.
- Pneumatics.** That branch of physical science which treats of the mechanical properties of elastic fluids, and principally of atmospheric air.
- Polychrome Printing.** The name sometimes applied to the reproduction of paintings and colored drawings by mechanical means. The imitation of drawings and paintings by means of lithography is usually termed "chromolithography."
- Polygon.** When a series of more than three forces act in equilibrium in one point, they may be represented in direction and intensity by a polygonal figure; this figure is the "polygon of those forces."
- Port.** An opening through which steam, air, etc., may pass to the valves of the engine to which it imparts motion. The admission and discharge of steam in a steam-engine take

place through ports near the ends of the cylinder, connected with passages called "nozzles," which are opened and closed by induction and eduction valves. Sometimes the induction and eduction valves are combined in one valve, called a "slide-valve."

**Power.** Term equivalent to force, or rather to the origin of force; a mechanical agent, as horse-power, water or steam-power, etc. An authority which one man gives to another to act for him.

**Press.** Machine by which things are compressed. It acts by means of the screw, and serves for different purposes, as for pressing the juice out of grapes and other fruits for making wine, the pressing of the curd in making cheese, etc.; also, a machine used by printers and publishers for taking impressions of forms of type.

**Price Current.** A list of the various articles of merchandise, with their prices.

**Priming.** The carrying over water from the boiler into the cylinder of a steam-engine.

**Printing.** See Case.

**Pro forma.** As a matter of form.

**Pro rata.** In proportion.

**Puddling.** Process for the conversion of cast iron into wrought iron.

**Pug-mill.** For grinding and mixing clay, used in brick-making and for other purposes.

**Pulley.** In its plainest form, it consists of a small wheel turning on a pin in a block, with a furrow or groove cut in its circumference, over which passes the rope that turns it.

**Pump.** Machine either for raising water or for forcing it through pipes. Its power is drawn from the pressure or weight of the atmosphere in common cases, and from the elasticity of compressed air in those forms of it that are termed "forcing pumps." The lifting-pump and the suction or household pump have each a piston and two valves, which latter open upward. The forcing-pump is unlike the two pumps above named. The piston has no valve, but there is a valve opening upward at the bottom of its cylinder.

**Punch.** Tool, usually of steel, for striking holes in any thin material, as leather, iron, etc.

**Puppet-valve.** Disk, used in steam-engines to cover and uncover an opening.

**Putlog.** Cross piece of timber forming a support to the floor of a scaffold.

**Quadrant.** The fourth part of a circle. A quadrant is divided into ninety equal parts, called degrees; each degree is divided into sixty equal parts, called minutes; each minute into sixty parts, called seconds.

**Quadrat, Em.** In type-setting, a square piece of metal, shorter than a letter, which is inserted by the compositor in the body of reading matter just after a period or end of a sen-

- tence. It is, in composition, the standard of measurement, and when the compositor has filled a space equal to 1,000 ems in juxtaposition, he is paid accordingly.
- Quarantine.** Regulation by which every ship, suspected of infection, is obliged to remain, for forty days, at a distance without holding any intercourse with the shore.
- Rack.** Toothed bar working with a small cog-wheel or pinion.
- Rag-bolt.** Iron-pin, barbed, so that it may be retained in position. "Rag-wheel," a wheel with projections on the circumference to receive the links of a chain which works with it.
- Rail.** Long bar of iron rolled in a certain shape, for use in railway construction. "Rail-chair," piece of iron made to receive and support a rail, and which rests on the tie of wood to which it is fixed.
- Ratchet.** Wheel having angular teeth, by which it may be turned forward as by a catch or ratchet.
- Reaction.** Action and reaction are equal and opposite. In mechanics, the force as illustrated by the firing of a pistol, there is a back effect upon the pistol identically equal to that upon the bullet.
- Receiver.** Vessel from which the air is exhausted in an air-pump.
- Reduction.** The operation of separating a metal from other substances. "Reduction of a design or draught, etc." the making a copy thereof either larger or smaller than the original.
- Reel.** Machine turning round on an axis, on which lines of different kinds are wound.
- Refine.** To purify anything, but particularly to assay or refine gold and silver, by separating all other bodies from them.
- Reglet.** A little, flat, narrow molding in panels, etc. In job-printing, small strips of wood for use in spacing between lines of type.
- Regulator.** In a watch, a small spring belonging to the balance. In a steam-engine, the throttle-valve.
- Release.** The opening of the exhaust-port between strokes, in a steam-engine, in order to diminish the back-pressure.
- Relief.** The standing out of a figure above the ground or plane whereon it is formed. There are three kinds of relief, namely: the "bas-relief," in which the work is raised but little; the "demi-relief," in which one-half of the figure rises; and the "alto-relief," in which the figure projects as large as life.
- Resin.** Solid, inflammable substance exuding from trees, as the common resin, or turpentine, from the pine. "Resins," an important class of vegetable substances, extensively used in manufactures, obtained from various trees. They are mostly insoluble in water, but dissolve readily in alcohol, forming varnishes. They are, as solids, transparent and brittle. They are insulators of electricity and become electrical by friction.

- Resistance.** Energy with which materials resist the action of external weights or forces tending to bend or break them.
- Retort.** Chemical vessel in which distillation is effected by means of heat. Retorts are made of glass, earthenware, or metal, according to the purposes for which they are intended. Very large earthenware retorts are used in the manufacture of coal gas.
- Revenue.** Income or annual profit received from land or other property, but more particularly applied to the income of a state derived from the customs, excise taxes, etc., and devoted to the payment of the national expenses.
- Reverse.** To cause to revolve in the opposite direction, as the crank of a steam-engine.
- Rib.** In carpentry, any piece of timber that strengthens the side.
- Rivet.** Metal piece clinched at both ends.
- Rock-shaft.** Shaft for varying motion in the valve-gear of a steam-engine.
- Rolling-mill.** Machine for working metals into plates or bars, chiefly used for drawing out the iron bars, after they have been manufactured into bar iron by the forge and hammer.
- Rotary.** Term applied to turning, as a body on its axis. Rotary or centrifugal pumps are those in which a rectilinear vertical motion is given to the water to be raised by means of a wheel rotating with great velocity in a close drum, and receiving its supply through apertures in the side of the drum close to the axis.
- Rough-casting.** Kind of mortar used as a covering for external walls, which is thrown on roughly, instead of being plastered on.
- Rough-strings.** Pieces of timber fixed under a wooden stairway for its support.
- Ruhmkorff's-coil.** A machine for inducing electrical currents of great intensity.
- Safety-lamp.** Invented by Sir Humphrey Davy, to lessen danger of explosion in mines. It rests on the principle that flame, to ignite adequate combustible gases, will not pass through fine wire gauze; although the light of the flame easily passes through it.
- Safety-valve.** Appendage of the boiler of a steam-engine, for permitting the escape of steam before the pressure becomes dangerous.
- Salvage.** Recompense allowed to such persons as have assisted in saving merchandise, ships, etc., from wreck.
- Saw.** Cutting instrument, formed from a plate of sheet steel, and toothed by means of a press and tools.
- Scale.** Incrustation in a vessel in which water is heated, as in a steam-boiler, etc. Also, a most useful instrument in accurate drawing, made of any hard material. The principal divisions are half an inch, and the horizontal lines divide it into ten parts, or the twentieth of an inch; while by sloping

the lines in the left-hand division, the tenths are divided into tenths of tenths, or 100ths of the half-inch, by progressively ascending or descending.

**Scarf.** The cut ends of each of two timbers to be joined lengthwise.

**Screw.** One of the six mechanical powers, consisting of a spiral thread or groove cut round a cylinder; when the thread is on the outside it is a male or convex screw; but when it is cut along the inner surface of the cylinder it is a female screw, otherwise called a nut, which see. As a mechanical power, the screw possesses the property of an inclined plane. "Endless screw," consists of two or more spiral fillets on a rod capable of rotation round its axis; these threads work in teeth on the circumference of a wheel, so that while the revolution of the rod continues the screw keeps moving on its own axis. "Right-and-left-screw," the threads of which on the opposite ends run in different directions. "Screw-bolt," with a head on one end, for use in some fixed part.

**Screw-press.** Strong frame having a horizontal bed, and a follower attached to a screw. The screw works up and down in the concavity of the frame, which, when screwed down, presses on the upper surface of the substance operated upon.

**Scribing.** Fitting the edge of a board to the side of another.

**Search, Right of.** In law of nations, is the right of belligerents, during war, to visit and search the vessels of neutrals for contraband of war.

**Sector.** Drawing instrument, having the appearance of a small carpenter's rule marked with scales on every part. The sector is, in principle, an aggregate of a large number of pairs of compasses packed up into one, each piece of the ruler being marked with the same scales.

**Service-pipe.** Pipe leading from mains to a dwelling, as in water-pipes and the like.

**Sewer.** A passage to convey water and filth away into sea, lake, or river.

**Sextant.** Instrument for measuring angles between objects, the angle by reflection being doubled, so that a sextant measures the third of a circle, or 120 degrees.

**Shaft.** The bar that carries wheels or revolving parts, as the shaft of a steam-engine. In mining, a hole like a well, which miners make to free the works from the springs that are in them.

**Shank.** The long and cylindrical part of different things. In founding, a large ladle.

**Shear.** Tool made in the form of scissors, for clipping hedges, etc.; also, the bed-piece of a machine-tool, on which a slide-rest is fastened: as, the shears of a lathe, etc.

**Shell.** In boiler-work, the barrel and plating

**Shim.** Thin piece of metal used in fitting parts.

**Shoe.** A bottom piece used to support a body; a piece on which an object is placed while moving, to prevent wear.

**Shroud.** One of the two round plates at the rim of a water wheel.

**Silver.** A precious metal, 10½ times heavier than water, so ductile that wires have been made of it but the 750th part of an inch in diameter, and so malleable that a grain may be beat out into fifty square inches. It is soluble in nitric acid, or aquafortis.

**Siphon.** In its simplest form, consists of a bent tube with unequal arms. The short arm is dipped in a vessel of water until the top or curve becomes level with the water, which then flows over down the long arm. The tube can then be raised until the short arm is just below the water, all the rest of the tube being out of it. The flow will still continue.

**Sleeve.** Tubular part in which another part works, to steady a machine.

**Slide-valve.** Cup-shaped piece of metal, situated in the steam-chest, and made to slide over openings through which steam passes to the cylinder.

**Sliding-rule.** Mathematical instrument, to be used without compasses in gauging.

**Sluice.** Any artificial channel for running water.

**Snifting-valve.** Valve opening outward to the atmosphere. The condenser of a steam-engine is provided with blow-through valves, communicating with the cylinder, usually shut, but capable of being occasionally opened, and with a snifting-valve opening outward, the steam can be blown off to expel air from the cylinder and condenser before the engine is set to work.

**Socket-bolt.** Bolt which passes through a thimble-shaped appendage in connecting parts.

**Sole-plate.** Main or bed-plate of a machine.

**Specie.** Any kind of money coined from the precious metals.

**Specification.** Written document, containing details for the performance of certain work, such as building specifications, etc.

**Spectroscope.** Instrument for forming and examining the image ("spectrum") of the sun or any other luminous body. It consists of two telescopes arranged on a stand, with the two glasses facing each other. The eye-piece of one is removed, and in its place is a narrow slit formed by two strips of metal, which can be so adjusted as to admit a line of light of any desired width. The slit being illuminated, the observer at the other telescope will see a magnificent image of the slit in the form of a brilliant line of light. If a prism be placed between the two telescopes the observer will still see the line of light, if the illumination be by what is called homogeneous light, like that from a sodium flame. But, if the flame be colored with some other substance, like lithium, the observer will see two bright lines side by side, one yellow from the sodium, and one green from the lithium. The number of substances, and the consequent number of lines, can be increased almost indefinitely. "Spectrum analysis,"

determines the constitution of heavenly bodies, and is based upon the ascertained fact that the heated vapors of certain substances, like iron, manganese, nitrogen, calcium, etc., exhibit certain definite and easily-recognizable lines and colors in the solar spectrum. These having been determined, it is not difficult to determine that when one of the planetary bodies gives similar results in the spectrum it is because of its being composed of similar substances.

**Spindle.** Pin or rod, made to rapidly revolve by means of a wheel, on which locks of previously carded cotton or wool are drawn out into threads.

**Spline.** Piece fitting the key-seat of a hub and a shaft, in order to make them revolve together.

**Spring.** Elastic plate or rod, which is employed as a moving power, or a regulator of the motions of wheel-work; also to ascertain the weights of bodies, or to diminish the effects of concussion.

**Spur-wheel.** Cog-wheel where teeth project radially from the center.

**Stamp.** Kind of hammer, raised by water or steam power, for pounding ores, etc.

**Stand-pipe.** Pipe between a hydrant and a tank, for equalizing the flow of water.

**Steam.** Water in the vaporous or gaseous condition. Water converted into steam occupies more than 1,700 times its former space. Under the pressure of thirty-five pounds on the square inch and at the temperature of 261 deg. F., steam exerts a force equal to a ton weight raised one foot.

**Steam-engine.** The principal parts of a steam-engine, with their appendages, are: 1. The furnace and boiler. 2. The cylinder with its piston. 3. The condenser with its air-pump (these are wanting in non-condensing engines). In the mechanism of these principal parts may be mentioned (1) the furnace, with its appendages; the boiler, made of iron, or copper, and often containing internal flues and tubes, among whose appendages are, the feed-pump; safety-valve; vacuum-valve; water-gauge cocks and water-gauge tube; pressure-gauge; man-hole; blow-off cock, etc.; (2) the boiler and cylinder are connected by means of the steam-pipe, in which is the throttle-valve, etc.; in non-condensing engines, called high-pressure engines, the waste steam discharged from the cylinder escapes into the atmosphere through the blast-pipe; the cylinder cover has in it a stuffing-box for the passage of the piston rod; the cylinder cover also has a grease cock to supply the piston with unguent; in some large engines, a spring safety-valve or escape-valve, at each end of the cylinder; to prevent loss of heat, the cylinder is sometimes inclosed in a casing, called a jacket, outside of which is a clothing of felt and wood; double-cylinder engines have two cylinders, the steam being admitted from the boiler into the first cylinder, and then filling the second by expansion from the first; (3) the ordinary condenser is a steam and air-tight

vessel of any convenient shape, whose capacity is from one-fourth to one-half of that of the cylinder, and the steam discharged from the cylinder is liquefied in it by a constant shower of cold water from the injection cock; in the surface condenser the steam is liquefied by being passed through tubes or other narrow passages surrounded by currents of cold water: the condenser has also a vacuum gauge, to show how much the pressure in it falls below that of the atmosphere; the water, the small portion of steam which remains uncondensed, and the air which may be mixed with it, are sucked from the condenser by the air-pump whose capacity is from one-sixth to one-eighth of that of the cylinder, and discharged into the hot-well, a tank from which the feed-pump, before mentioned, draws the supply of water for the boiler: the surplus water of the hot-well in land engines is discharged into a pond, there to cool and form a store of water for the cold-well; in marine engines, it is ejected into the sea; (4) the principal parts of the mechanism are noticed under their respective headings.

**Steam-gauge.** For indicating the pressure of the steam in a boiler. "Steam-trap," a vessel so made as to permit the passage of water but retain the steam. "Steam-way," a channel connecting a port with a cylinder. "Steam-winch," a combination for raising weights.

**Steam-hammer.** Invented by James Nasmyth, has a fixed cylinder, and the hammer is attached to the piston-rod by means of bars and a cross-key.

**Still.** Large vessel employed in the process of distillation. The common still consists of a large copper boiler, set in masonry, over a furnace, having a head of a globular form which connects it with the condenser or worm-pipe.

**Stop-cock.** Short tube of brass, intersected by a nearly cylindrical plug so perforated or cut that while in one position it completely prevents the passage of fluid through the pipe; it may be turned so as to permit the fluid to pass through it.

**Stress.** Applied force or pressure in any direction or in any manner. The elastic strength is the stress required to produce the greatest strain of a specific kind, consistent with perfect elasticity. A body is said to be perfectly elastic which, if strained at a constant temperature by the application of a stress, recovers its original volume, when such stress is withdrawn.

**Stud-bolt.** Bolt with threads on each end, to be screwed into a part and capped with a nut.

**Sump.** Pit for receiving the metal on its first fusion.

**Swivel.** Link that turns round on a pin or neck in any direction.

**Tare.** Reduction made from the weight of a parcel of goods, on account of the case, cask, bag, etc., in which they are contained.

**Telescope.** Optical instrument, consisting of a tube which



contains a system of lenses, designed to aid the eye in viewing distant objects.

**Temper.** Proper mixture of ingredients. Tempering, in iron works, is making iron and steel of a suitable degree of hardness or softness.

**Tenacity.** A property of material bodies by which their parts resist efforts to tear them asunder. The tenacity of wood is about ten times greater along the grain than transversely. Mixed metals have, in general, greater tenacity than simple metals.

**Tenon.** Projecting end of a piece of timber, formed by cutting away a portion on one or more sides, for insertion into a mortise.

**Thermometer.** Instrument for measuring heat, founded on the principle that solid, liquid, and gaseous bodies always expand in exact proportion to the temperature to which they are subjected.

**Thimble.** Any short tubular piece, through which some other part of machinery passes.

**Throttle-valve** (or Regulator). A valve in the steam-pipe which connects the boiler and cylinder of a steam-engine, for adjusting the opening for the admission of steam to the cylinder, and sometimes also the cut-off valve or expansion valve, for cutting off the admission of the steam to the cylinder at any required period of each stroke of the piston, leaving the remainder of the stroke to be performed by the expansion of the steam already admitted.

**Tilt-hammer.** Large hammer tilted by projections on the axis of a wheel.

**Tin.** Metal of a silver-white color, very soft, and so malleable that it may be reduced into leaves 1-1000th of an inch thick, called tin-foil. Tin is inelastic, but very flexible; when heated to whiteness it takes fire, and burns with a white flame, and is converted into peroxide of tin.

**Torsion.** The force with which a string or thread returns or tends to return to a state of rest, after it has been twisted.

**Traction.** Act of drawing a body along a plane, usually by the power of men, animals, or steam. The power exerted in order to produce the effect is called the "force of traction."

**Trammel.** Instrument for drawing ovals on a board.

**Trundle.** Wheel whose teeth are formed of spindles.

**Trunk.** A tubular piston-rod.

**Truss.** Frame of timbers so disposed that if suspended at two given points, and charged with one or more weights in certain others, no timber would press transversely upon another except by timber exerting equal and opposite forces.

**Turbine.** Water-wheel attached to a vertical revolving axis. Consists of a drum, upon which are a number of vanes curved in such a way as to allow the water leaving them to go off with the minimum of velocity or power.

**Tympanum.** Drum-shaped wheel, used for raising water.

**Valve.** An arrangement by which air or any fluid may be alter-

- nately admitted into and expelled from a vessel.
- Veneer.** Thin, long, narrow piece of wood or ivory glued to a piece of other material, for ornamental purposes.
- Ventilator.** Contrivance for supplying fresh and removing vitiated air from houses, mines, and other places.
- Viaduct.** Bridge, or series of arches, erected for the purpose of conducting a road or railway over a valley or a thickly-inhabited district.
- Vis Inertia.** Power in bodies that are in a state of rest, to resist any change that is endeavored to be made upon them to change their state.
- Vulcanite.** Black, hard, elastic substance, resembling horn in its texture and appearance, and capable of taking a very high polish; is of great use in the arts, for making combs, dental-plates, and hundreds of articles hitherto made in ivory or bone.
- Vulcanized India Rubber.** A modification of India rubber, discovered by Charles Goodyear, by which sulphur is so combined with the rubber as to render it insensible to atmospheric changes. See Vulcanite.
- Warping Mill.** Machine for laying out the threads of a warp and separating them into sets.
- Wharfage.** The money or valuable equivalent paid for hire or use of a wharf or quay.
- Washers.** Small pieces of metal, leather, or rubber, placed under a nut to reduce friction.
- Water-gauge Cocks and Water-gauge Tube.** In a steam-engine, appliances showing the level of the water, so that the engineer may ascertain whether it stands sufficiently high to cover all parts of the boiler exposed to the fire.
- Wheel and Axle.** A machine consisting usually of a cylinder to which a wheel is firmly united, so that the axles of both are coincident. Frequently also the axle is made to carry a wheel with teeth on its circumference, in order that, by revolving, motion may be communicated to machinery.
- Winch.** Small windlass, having a cylinder of wood capable of turning on its axis between two upright posts of the same material. A lever at one or at each extremity of the cylinder is attached to an iron cylinder by which it is turned. It is used for raising water from a well, earth from the shaft or a mine, etc.
- Zinc.** Metal of a bluish-white color, brittle when cold, but malleable when heated.



In one's life, business is not and ought not to be one's whole life. The old proverb, "All work and no play makes Jack a dull boy," applies excellently in this case. Outside of the office, the store, the shop, life contains for all of us many duties and many pleasures. It also includes many social habits and forms, the observance of which at once classes a man or woman among the cultivated members of the community. The expression, "polite society," has often been made the subject of derision, when in truth the most, perhaps the only, positive distinction between the civilized and uncivilized being lies in this unique, invaluable virtue: politeness. Wealth and knowledge, the power of discovery and invention, art even, in its highest manifestations, would be as nought in the development of the human race, if courtesy, with all its natural consequences of disinterestedness and devotion, were not there to transform surly, egotistical, unpolished creatures into ladies and gentlemen of dignified manners and kind, mutual forbearance. And we are forced to admit that in that direction, in the growth and spread of genuine politeness, this century, the century of such startling improvements in all material comforts, has been found sadly wanting, often openly discouraging, if not sneering at, the preservation of our fathers' and mothers' gentle and considerate customs. In that respect it is an indisputable fact that the world has not progressed, but, on the contrary, has aban-

doned many a tradition well worth keeping as a precious family heirloom.

Of these social forms, so much cherished by our ancestors, a few have survived however; others have been transformed to suit the times, and the object of these pages is to place them in concise shape, before the public eye, carefully avoiding those exaggerated fads which a fleeting fashion or a monkey-like craze for imitation may try to foist upon a patient community.

Common-sense "Social Forms" are the only forms we desire to aid in spreading. They are not many; they are just as necessary to the simply well-to-do as to the very rich: they will save all of us many a moment of awkward embarrassment; finally, they are not hard to master, and, if ever in doubt, let the willing pupil bear in mind that politeness, in all times and climes, is but the daily application of this admirable principle; "Let us do unto others as we would others should do unto us."

In this department we do not propose to compile a guide for every circumstance in social life, as many such exist already; \* besides, there are a number of rules of behavior in the house and on the street that are so well known and are so easy in application that it would be a loss of time and space to even mention them herein. They refer more properly to "good manners" which are as essential in the privacy of the home as among acquaintances and strangers. "Social forms" being more elaborate and complicated, one needs accurate instruction if mistakes, often vexing mistakes, are to be avoided. Here are, however, a few points relating to "meeting" and "visiting" which may prove a useful introduction to our very complete explanations about "cards," "invitations," etc.

**In the Street.**—A gentleman must always wait for a lady to bow (or smile) first, before he lifts his hat to her.—He must never take two ladies upon his arms except for the purpose of protection.—He must not offer his arm, in the daytime, to a lady who is not his mother or his sister, or an elderly or invalid lady.—He must not offer to shake hands with a lady, either an old or new acquaintance.—Ladies must not be introduced to gentlemen, but gentlemen to ladies.

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\*See Laird & Lee's Vest Pocket Webster, pp, 182-85.

The "Correct Thing" in Cards  
and Invitations.

VISITING CARDS.

**Gentlemen's Cards.**—Plain, cream white, thin cardboard, no ornaments, no fancy writing. Use simple engraved script, printed in black. Size of card,  $3 \times 1\frac{1}{2}$  inches.

*Mr. Edward Hale Davies,*

*2010 Wheeler Avenue.*

Use sparingly titles or "handles" to your name, such as Hon. General, Colonel, Dr. Army titles ought not really to be used when the bearer has not seen real service. If he is, or has been,

in the regular army, he should have his visiting card read as follows:

*Col. Hugh Dalrymple, U. S. A.,*

*Calumet Club.*

A physician had better use for his "private," not "professional," card the following form:

*George D. Smith, M. D.,*

*1703 Michigan Boulevard.*

It is better form still to omit lettering occupations altogether. The abbreviation Rev. is allowable in front of a clergyman's name, even if followed by the letters D. D.

Do not forget, if you are neither an officer, nor a clergyman, nor a medical practitioner, to prefix your name by Mr. Should you, however, desire to write your name on a card to "send up" to the person you are calling on, omit the Mr.

Cards are "due"—that is, must be delivered in person—to the host and hostess—one for each, after having enjoyed their hospitality at some formal function, dinner, ball, musicale, etc. If prevented from calling, a note must accompany the cards and be sent by messenger. Such cards are also "due" after a first invitation which you have been obliged to decline. These formal calls must be made within a week after the event.

Cards may be sent "by mail" in acknowledgment of an invitation to a church wedding; or, with the mention "congratulations" written by hand to one whose engagement is announced, or who is the father of a newly born baby. Cards of condolence with the written words, "with deepest sympathy," may be mailed (but, better, left in person) in cases of sorrow or bereavement.

Men rarely exchange cards, nowadays. However, a visitor in your city may be welcomed at his hotel by the cards of acquaintances that may have been half forgotten. Then if he cares to renew the erstwhile intercourse, he calls or returns the cards. After formal "stag-parties," if a guest is not an intimate friend, it would be good form for him to leave a card at his entertainer's club or residence. In large cities this is done quite generally, as people there are more formal in their social ways. It is well, at all times, for one to remember that "courtesy in little things is a sure sign of good breeding."

**Ladies' Cards.**—As to color, printing, etc., the rules relating to gentlemen's visiting cards are to be followed. The size of a lady's card is fixed just now by custom at about  $3\frac{1}{2} \times 2\frac{1}{4}$  inches.

If the lady is the oldest married woman in the oldest branch of the family she may omit any Christian name on her card; thus :

*Mrs. Stewart,*

*25 Astor Place.*

In any other case her card must contain her husband's full name, thus :

*Mrs. James Gold Stewart,*

*25 Astor Place*



During the first year of married life—*i. e.*, during the period when husband and wife, just returned from their honeymoon trip, are calling together upon their friends and society acquaintances, they will use the following card; the day, in the left corner, indicating when they will be at home to their friends :

*Mr. and Mrs. James Gold Stewart,*

*Mondays.*

*25 Astor Place.*

Otherwise, it is usual when the wife returns formal calls, and does so alone, for her to leave with her own card two of her husband's, one each for the lady and gentleman of the house she is visiting. If there are young ladies, in the house, who are already "out"—*i. e.*, received in society, she will add one more of her own cards.

Young ladies are not supposed to use cards, at least until they are out of their teens. When they are "out" their names are added on their mother's card

After the young lady has been "out" at least two seasons she may have her personal visiting cards, but without address. In that case the elder or eldest daughter of the family uses the family name without Christian name.

*Mrs. James Gold Stewart,*  
*The Misses Stewart,*

*25 Astor Place.*

*Miss Stewart.*

The younger daughters prefix their Christian name to the family name.

The day of the week when the lady is "at home" to her friends in the afternoon is inserted in the left-hand corner of the card. Sometimes the lady prefers to limit these receptions to certain days, then the card reads :

*Mrs. James Gold Stewart.*

*First and Third  
Fridays in January,  
February and March.*

*25 Astor Place.*

**Mourning Visiting Cards**, with a black border of varied breadth according to nearness of relationship are very properly used. Sizes and styles being otherwise identical. However, it is in bad taste to inscribe a reception day on a mourning card, as one is supposed to decline all calls except from intimate friends. In fact, mourning cards are mostly used to return thanks "by mail" to people sending condolence cards.

**Cards of Introduction.**—Ordinary visiting cards are used for that purpose, with the addition of some such words written at the bottom :

*Introducing Archibald Monroe, Esq.*

Such cards must be enclosed in an envelope addressed to the

person to whom the introduction is made, but left open when delivered to the person one wants to introduce.

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### INVITATION CARDS.

**Cards for Social Functions.**—These are specially engraved for the occasion, a good size being about 4x2½ inches; cream white Bristol board, absolutely plain engraving. On the left-hand corner the object of the invitation is stated: *Music*, for a musicale; *Dancing*, for a dancing party, etc.

*Mrs. James Gold Stewart,*

*At Home,*

*Tuesday Evening, February Second.*

*Music.*

*25 Astor Place.*

If the function is given in honor of some distinguished guest, the invitation is generally worded as follows :

*Mr. and Mrs. James Gold Stewart*

*request the pleasure of*

.....'s

*company on Tuesday evening,*

*February Second, at nine o'clock,*

*Lord Willoughby d'Eresby,*

*British Ambassador to Washington.*

*R. S. V. P.*

*25 Astor Place.*

The name of the guest is written with pen on the dotted line.  
The letters R. S. V. P. stand for the French words, "Repondez,  
s'il vous plait," meaning in English: "Answer, if you please."

Of course, a reply is to be returned at once.

Here is the most usually employed form for a invitation to dinner. The name and date are to be filled by hand. In that way one engraved plate is enough for all dinner parties. Another card, worded the same, with *luncheon* inserted in place of *dinner* and the hour changed to *half-past one* is the "correct thing" for invitations to a luncheon.

*Mr. and Mrs. James Gold Stewart,*

*request the pleasure of*

.....'s

*Company at dinner on ....*

.....at seven o'clock.

*R. S. V. P.*

*25 Astor Place.*

For such an important function as a *ball—i. e.*, a dancing party on a particularly elaborate scale—double sheets of thick, medium size, cream white note, are generally used: the hour must be not earlier than 9:30, and on the lower left corner the words, *Dancing at Eleven*, are to be inserted. Sometimes the hostess adds: *Fancy dress de rigueur*; meaning that all the guests are expected to appear in fancy costumes.

**Wedding Cards.**—Ought to be issued by the bride's family at least two weeks before the wedding takes place.

If it is to be a church wedding the following invitation on a double sheet of note paper is correct :

*Mr. and Mrs. Edward Hall*

*request your presence*

*at the marriage of their daughter*

*Eleanor Augusta*

*to*

*Mr. George Gordon Lewis*

*Saturday morning, June first*

*at twelve o'clock*

*St. Margaret Church.*

In the same envelope a select number of friends should receive the following additional invitation on a card :

*Reception*  
*from half-past twelve*  
*until three o'clock.*

*1001 Pine Avenue.*

Should it be expected that the general public might crowd the church to the point of inconvenience, a small, neat, engraved card may be added to the two others, worded as follows :

*Please present this card at*  
*St. Margaret church,*  
*Saturday, June first,*  
*at twelve o'clock.*



A more formal invitation to a wedding reception is engraved thus and printed on double sheet note paper.

*Mr. and Mrs. Edward Hall*

*request the pleasure of your company*

*at the wedding reception of their daughter*

*Eleanor Augusta*

*and*

*Mr. George Gordon Lewis*

*Saturday evening, June first,*

*from half-past eight to ten o'clock.*

*1001 Pine Avenue.*

For a silver or golden wedding an invitation on note paper will be correct if worded as follows, and engraved without any flourishes :

*1871.**Monogram.**1896.**Mr. and Mrs. Henry Winthrop Dale,**at home**Tuesday, June twelfth,**from four until six,**and from nine until eleven o'clock.**3051 Elm Street.*

### WEDDING ANNIVERSARIES.

The first anniversary is called the cotton wedding.

The second, the paper wedding.

The third, the leather wedding.

The fifth, the wooden wedding.

The seventh, the woolen wedding.

The tenth, the tin wedding.

The twelfth, the silk and fine linen wedding.

The thirteenth, the pearl wedding.

The fifteenth, the crystal wedding.

The twentieth, the china wedding.  
The twenty-fifth, the silver wedding.  
The fiftieth, the golden wedding.  
The seventy-fifth, the diamond wedding.

---

### LEAVE-TAKING.

It is customary, although not quite as generally done as formerly, to leave or mail visiting cards to all one's mere acquaintances (friends being notified by visit or letter), when about to either change one's habitual residence or undertake a journey of some duration. Ordinary visiting cards are used with the letters P. P. C. written on the left-hand corner. These are the initials of the French phrase, "*Pour prendre conge*," meaning "To take leave." The custom is commendable. A separate card ought to be sent for each grown up member of the family.

---

### NOTIFICATION OF BIRTHS AND FUNERALS.

Sometimes to announce to acquaintances the arrival of a little stranger, a tiny card is engraved with the baby's name and the date of his birth, thus :

*Harold Jay Stewart,*

*May first.*

*25 Astor Place.*

Or a notification by the parents may be sent, engraved on note paper.

The proper thing, in either case, is to return cards with the word "congratulations" written on the left-hand corner.

Invitations to funerals are engraved on heavily black-bor-

dered note paper and may be worded as follows, although there are no strict rules in the matter :

*You are respectfully invited*

*to attend the funeral of*

*Mr. Edward Deene Harrison,*

*to take place from his late residence,*

*2013 Michigan boulevard,*

*Monday, June eighteenth*

*at three o'clock.*

•

---

*Service at Grace Episcopal church*

*Burial at Roseland cemetery.*

Roman Catholics generally add, at the bottom, R. I. P  
(Latin : *Requiescat in pace*), meaning, "May he rest in peace."



## Suitable for the Autograph Album,

SPECIALLY COMPILED FOR THIS WORK.

### LOVE IN A COTTAGE.

Your love in a cottage is hungry,  
 Your vine is a nest for flies—  
 Your milkmaid shocks the graces  
 And Simplicity talks of pies!  
 You lie down to your shady slumber,  
 And wake with a bug in your ear;  
 And your damsel that walks in the morning  
 Is shod like a mountaineer.

— *Wills*.

### MURMURING.

Some murmur when the sky is clear,  
 And wholly bright to view,  
 If one small speck of dark appear  
 In their great heaven of blue;  
 And some with thankful love are filled,  
 If but one streak of light,  
 One ray of God's great mercy, gild  
 The darkness of their night.

## COMING YEARS.

Oh, what shall I do, dear,  
In coming years, I wonder,  
When our paths, which lie so sweetly near  
Shall lie so far asunder?  
Oh, what shall I do, dear,  
Through all the sad to-morrows,  
When the sunny smile has ceased to cheer,  
That smiles away my sorrows.  
—*Mary Clemmer.*

---

## I WONDER!

I wonder if ever a song was sung  
But the singer's heart sang sweeter?  
I wonder if ever a rhyme was sung,  
But the thoughts surpassed the meter?  
I wonder if ever a sculptor wrought  
Till the cold stone echoed his inmost thought?  
Or if ever a painter, with light and shade,  
The dream of his inmost soul betrayed?

---

## FRIENDSHIP.

Oh, friend, my bosom said,  
Through thee alone the sky is arched,  
Through thee the rose is red;  
All things through thee take nobler form,  
And look beyond the earth,  
The mill-round of our fate appears  
A sun-path in thy worth.  
Me, too, thy nobleness has taught  
To master my despair;  
The fountains of my hidden life  
Are through thy friendship fair.

—*Emerson.*

## I LOVE THEE.

I love thee—I love thee!  
'Tis all that I can say;—  
It is my vision in the night,  
My dreaming in the day;  
The very echo of my heart,  
The blessings when I pray:  
I love thee—I love thee!  
Is all that I can say.

—Hood.

## GOLDEN-ROD.

I lie amid the Golden-rod,  
I love to see it lean and nod;  
I love to feel the grassy sod  
Whose kindly breast will hold me last,  
Whose patient arms will fold me fast—  
Fold me from sunshine and from song.  
Fold me from sorrow and from wrong.  
Through gleaming gates of Golden-rod  
I'll pass into the rest of God.

—Mary Clemmer.

## MY PARADISE.

Now city streets seem country lanes.  
And bare white tenements, beds of flowers;  
Now snow and sleet and driving rains  
Are May's and June's most balmy showers.  
Now murky skies seem deepest blue,  
And chilling winds soft zephyrs blow;  
Now blackest frosts are glistening dew,  
And darkest clouds the evening glow;  
Now wastes of roofs seem meadows gay,  
And barren branches flaunt the rose;  
And here beside the wintry way  
On banks of snow the violet blows—  
Such alchemy has love wrought in my eyes,  
Since you are near to make my paradise.

—L. M. A.

## GEMS OF THOUGHT.

## LIFE A TALE.

Out, out, brief candle !  
Life's but a walking shadow ; a poor player,  
That struts and frets his hour upon the stage  
And then is heard no more ; it is a tale  
Told by an idiot, full of sound and fury,  
Signifying nothing.

—*Shakespeare.*

## STATELY MANSIONS.

Build thee some stately mansions, O my soul !  
As the swift seasons roll,  
Leave thy low-vaulted past ;  
Let each new temple nobler than the last,  
Shut thee from heaven with a dome more vast  
Till thou at length art free,  
Leaving thine outgrown shell by life's unresting sea.

—*Holmes.*

## ALWAYS WITH YOU.

Say not welcome when I come,  
Nor farewell tell me when I go ;  
For I come not, when I come,  
And I go not when I go.  
I am always, ever with you,  
Always will be so, I pray ;  
I would never welcome give you,  
And farewell would never say.

## WORK IS WORSHIP.

" Laborare est orare."  
Sang a Monk of ancient time ;  
Sang it at the early matin,  
Sang it at the vesper chime.  
" Work is worship ! " God, my brothers,  
Takes our toil for homage sweet,  
And accepts as signs of worship  
Well-worn hands and weary feet.



## FADING

All that's bright must fade,  
The brightest with the fleetest :  
All that's sweet was made  
But to be lost when sweetest.

---

## PRAYER.

Pray, thou, for me. The common air  
Will stronger, purer seem to be,  
And all the world will grow more fair—  
Pray, thou, for me.

---

## LIFE.

We live in deeds, not years ; in thought, not breaths ;  
In feelings, not in figures on a dial.  
We count our time by heart-throbs. He lives most  
Who thinks the most, who feels the noblest, acts the best.

---

## THE NETTLE.

Tender-handed stroke a nettle,  
And it stings you for your pains ;  
Grasp it like a man of mettle,  
And it soft as silk remains.

---

## NO DEATH.

There is no death. What seems so is transition :  
This life of mortal breath  
Is but the suburb of the life elysian,  
Whose portal we call death.

---

## LOVED AND LOST.

I hold it true whate'er befall,  
I feel it when I sorrow most :  
'Tis better to have loved and lost  
Than never to have loved at all.

## ART.

In the elder days of art,  
Builders wrought with greatest care,  
Each minute and unseen part,  
For the gods see everywhere.

---

## SOMETHING.

Something the heart must have to cherish,  
Must love and joy and sorrow learn ;  
Something with passion clasp, or perish,  
And in itself to ashes burn.

---

## TRUE NOBILITY.

Howe'er it be, it seems to me,  
'Tis only noble to be good,  
Kind hearts are more than coronets  
And simple faith than Norman blood.

---

## LIVING.

Learn to live, and live to learn,  
Ignorance like a fire doth burn.  
Little tasks make large return.  
Toil when willing groweth less,  
"Always play," may seek to bless,  
Yet the end is weariness.

---

## BE GOOD.

Farewell, my child, I have no song to give you,  
No lark could pipe in skies so dull and gray,  
Yet ere we part one lesson I will give you  
For every day.  
Be good, my child, and let who will be clever,  
Do noble things, not dream them all day long,  
And so make life and death, and that vast forever,  
One grand, sweet song.

## EMINENCE.

He who ascends to mountain tops shall find  
The loftiest peaks most wrapped in clouds and snow;  
He who surpasses or subdues mankind,  
Must look down on the hate of those below.

—*Lord Byron.*

## FIVE THINGS.

Through all the course of human life,  
Five things observe with care :  
To whom you speak, of whom you speak,  
And how, and when, and where.

## MUSIC.

There's music in the sighings of a reed,  
There's music in the gushings of a rill ;  
There's music in all things if man had ears ;  
For earth is but an echo of the spheres.

## I LIVE.

I live for those who love me,  
For those who know me true ;  
For the heaven that shines above me  
And the good that I can do.

## COURAGE.

Courage, brother! Do not stumble,  
Though thy path be dark as night ;  
There's a star to guide the humble,  
Trust in God and do the right.

## A LITTLE.

A little health, a little wealth,  
A little nouse and freedom ;  
A few good friends for certain ends,  
And little cause to need them.

## GOD'S CARE.

I know not where his islands lift  
Their fronded palms in air;  
But this I know, I cannot ~~see~~ drift  
Beyond his reach and care.

—J. G. Whittier.

Albums are, after all, pleasant inventions,  
Make friends more friendly, grace one's good intentions,  
Brighten dull names, give great ones kinder looks,  
Nay, now and then, become right curious books.

Much wanted more, and lost all.

Wealth does not always improve us.

Love is the strongest holdfast in the world.

Discover what is true, practice what is good.

Never trouble trouble, 'till trouble troubles you.

If thou wouldst be borne with, bear with others.

In the golden chain of friendship regard me as a link.

A man, as he gets to be worth more, may be worth-less.

God lays us upon our backs, that we may look heavenward.

It is far more easy to acquire a fortune like a knave, than to  
expend it like a gentleman.

True friendship is like sound health, the value of it is seldom  
known 'till it is lost.

We should not forget that life is a flower, which is no sooner fully blown, than it begins to wither.

---

If eyes were made for seeing.  
Then beauty is its own excuse for being.

---

We love in others what we lack ourselves,  
We would be everything but what we are.

---

To those who know thee not, no words can paint,  
And those who know thee, know all words are faint.

---

Love reckons hours for months, and days for years,  
And every little absence is an age.

---

Thine eyes are springs in whose serene  
And silent depths heaven is seen.

---

The rank is but the guinea's stamp,  
The man's the gowd for a' that.

---

Of all the plagues, good Heaven, thy wrath can send,  
Save, save, oh! save me from the *Candid Friend!*

---

Man's inhumanity to man  
Makes countless thousands mourn.

---

'Tis heaven alone that is given away,  
'Tis only God may be had for the asking.

---

Beneath the rule of men entirely great,  
The pen is mightier than the sword.

You may break, you may shatter, the vase if you will,  
But the scent of the roses will cling to it still.

---

The mind is its own place, and in itself  
Can make a heav'n of hell, a hell of heav'n.

---

The heart that has truly loved, never forgets,  
But as truly loves on to the close.

---

Honor and shame from no condition rise;  
Act well your part, there all the honor lies.

---

He was a man, take him for all in all,  
I shall not look upon the like again.

---

She loved me for the dangers I had passed,  
And I loved her that she did pity me.

---

There's a divinity that shapes our ends,  
Rough-hew them as we may.

---

Gratiano speaks an infinite deal of nothing. . . . His reasons  
Are as two grains of wheat hid in two bushels of chaff.

---

Shall I, wasting in despair,  
Die because a woman's fair?

---

Yet I doubt not through the ages one increasing purpose runs,  
And the thoughts of one are widened with the process of the suns.

---

For modes of faith, let graceless zealots fight,  
His can't be wrong whose life is in the right.



## Elements of Success.

[BY PERMISSION OF MR. FIELD.]

! CHICAGO, February 15. 1896.—A letter from Mr. Marshall Field to Rev. Dr. Newell Dwight Hillis.

**I**N answer to your question, "What do you consider essential elements of success for young men standing upon the threshold of a business career?" I would say first, a young man should carefully consider what his natural bent or inclination is, be it business or profession; in other words, take stock of himself and ascertain, if possible, what he is best adapted for and endeavor to get into that vocation with as few changes as possible. Having entered upon it, then let him pursue the work in hand with diligence and determination to know it thoroughly, which can only be done by close and enthusiastic application of the powers at his command; strive to master the details and put into it an energy directed by strong common sense so as to make his services of value wherever he is; be alert and ready to seize opportunities when they present themselves. The trouble with most young men is that they do not learn anything thoroughly and are apt to do the work committed to them in a careless manner; forgetting that what is worth doing at all is worth doing well, they become mere drones and rely upon chance to bring them success. The business world is full of just such young men, content in simply putting

in their time somehow and drawing their salaries; making no effort whatever to increase their efficiency and thereby enhance their own as well as their employer's interest. There are others who want to do what they are not fitted for and waste their lives in what may be called misfit occupations; far better be a good carpenter or mechanic of any kind than a poor business or professional man.

---

**N**EXT to the selection of occupation is that of companions. Particularly is this important in the case of young men beginning their career in strange cities away from home influences, as too often is it the case that young men of excellent abilities are ruined by evil associates; a young man therefore cannot too early guard against forming friendship with those whose tendency is to lead him on the downward path. To every young man I would say, seek at the start to cultivate the acquaintance of those only whose contact and influence will kindle high purposes, as I regard the building up of a sterling character one of the fundamental principles of true success. The young man possessing a conscience that cannot brook the slightest suspicion of wrongdoing and which insists on steadfast and undeviating truthfulness, sturdy honesty and strict devotion to duty under all circumstances has a fortune to begin with. The ability to restrain appetite, passions, tongue and temper, to be their master and not their slave, in a word, absolute self-control, is also of first importance; one who cannot govern himself is unfitted to govern others.

---

**E**CONOMY is one of the most essential elements of success, yet most wretchedly disregarded. The old adage: "Willful waste makes woeful want" never was more fully exemplified than in these days when much of the want that now prevails would not exist had care been taken in time of prosperity to lay up something for a "rainy day." The average young man of to-day when he begins to earn is soon inclined to habits of extravagance and wastefulness; gets somehow imbued with the idea that, irrespective of what he earns, he must indulge in habits



corresponding to those of some other young man simply because he indulges, or imagines he cannot be manly without. The five, ten or fifteen cents a day that is squandered, while a mere trifle apparently, if saved, would in a few years amount to thousands of dollars and go far towards establishing the foundation of a future career. Too few realize that in order to acquire the dollars one must take care of the nickels. Careful saving and careful spending invariably promote success. It has been well said, that "it is not what a man earns but what he saves that makes him rich." John Jacob Astor said that the saving of the first thousand dollars cost him the hardest struggle. As a rule people do not know how to save. I deem it of the highest importance therefore to impress upon every young man the duty of beginning to save from the moment he commences to earn, be it ever so little; a habit so formed in early life will prove of incalculable benefit to him in after years, not only in the amount acquired, but through the exercise of economy in small affairs he will grow in knowledge and fitness for larger duties that may devolve upon him. It goes without saying that a man who is not competent to manage well a small income or run successfully a small business, cannot be expected to properly manage a large income or run successfully a large business. It matters not what a man's income is, reckless extravagance and waste will sooner or later bring him to ruin.

---

**A** YOUNG man should aim to be manly and self-reliant; make good use of all the spare moments; read only wholesome books; study to advance his own interests as well as those of his employer in every possible way. As a rule, the young man of high principles and fair ability, who saves his money and keeps his habits good, becomes valuable in any concern; but as volumes have been written upon this subject, it is not possible in a letter to cover it all. By following out these suggestions, however, aiming constantly to prepare himself for a higher place instead of waiting for something to turn up, every young man will succeed to a more or less degree. I would not have them believe, however, that success consists solely in the acquisition of wealth—far from it—as that idea is much too prevalent already. The haste

to become rich at the expense of character prevails to an alarming extent and cannot be too severely denounced. What is needed to-day more than anything else is to instill in the minds of our young the desire above all to build up a character that will win the respect of all with whom they may come in contact, and which is vastly more important than a great fortune. I quote from the will of a Senator, who died recently, on this question the following: "I hope my sons will defer to and confide in my executors and trustees, and, above all, that they may realize early in life that the only one thing more difficult to build up than an independent fortune, and more easily lost, is character, and that the only safeguards of character are the ten commandments and Christ's sermon on the mount."

---

**I**N answer to your second question: "What, in your observation, have been the chief causes of the numerous failures in business life?" would say, if the elements herein outlined promote success, the logical conclusion would be that a disregard of them forebodes failure. The man who is characterized by want of forethought, idleness, carelessness or general shiftlessness cannot expect to succeed. There are other causes, however, such as extravagance in living, or living beyond one's means; outside speculations, gambling, etc.; want of proper judgment; over-estimating capacity and undertaking more than capital would warrant, or, in other words, attempting to do too large a business on insufficient capital; assuming too heavy liabilities, relying on chance to pull through; lack of progressiveness, or, in other words, dying of dry rot; selling date rather than merchandise (selling on too long time, etc.); trusting out goods to irresponsible people. Retail business should always be done for cash. There no longer exists the occasion for long credit in retail business that did years ago, as even the farmer these days can get cash for anything he has to sell. Merchants who keep their business well in hand, sell for cash and pay for goods at short time, taking advantage of all cash discounts, keep good habits and give strict attention to business very rarely fail.

Yours very truly,

MARSHALL FIELD.

### THE PROGRESS OF SPELLING REFORM.

The American Philological Association has commended the following "Rules for New Spellings," and a resolution has been introduced in Congress instructing the Public Printer to conform to them in all printing for the government:

1. Drop **UE** at the end of words like dialogue, catalogue, etc., where the preceding vowel is short. Thus spell demagog, epilog. synagog, etc.
2. Drop final **E** in such words as definite, infinite, favorite, etc., where the preceding vowel is short. Thus spell opposit, preterit, hypocrit, requisit, etc.
3. Drop the **TE** in words like quartette, coquette, cigarette, etc. Thus spell cigaret, roset, epaulet, vedet, gazet, etc.
4. Drop final **ME** in words like programme. Thus spell program, oriflam, gram, etc.
5. Change **PH** to **F** in words like phantom, telegraph, phase, etc. Thus spell alfabet, paragraf, filosofy, fonetic, fotograf, etc.
6. Substitute **E** for the diphthong **Æ** and **Œ** when they have the sound of that letter. Thus spell eolin, esthetic, diarrhea, subpena, esofagus, atheneum, etc.

The Association says: "English spelling is the worst in the world. Millions of dollars are wasted each year in the writing and printing of useless letters. The education of our children is retarded and the progress of our people is hampered by our cumbrous, illogical, misleading orthograpy. The scholarship of the world is almost a unit in demanding a change."

### DO YOU WISH TO BECOME A SAILOR?

Here are the Entrance Rules to the Naval Academy at Annapolis:

There are allowed at the Academy one naval cadet for each member or delegate of the United States House of Representatives, one for the District of Columbia, and ten at large. The appointment of cadets at large and for the District of Columbia is made by the President. The Secretary of the Navy, as soon after March 5 in each year as possible, must notify in writing each member and delegate of the House of Representatives of any vacancy that may exist in his district. The nomination of

a candidate to fill the vacancy is made, on the recommendation of the member or delegate, by the Secretary. Candidates must be actual residents of the districts from which they are nominated.

The course of naval cadets is six years, the last two of which are spent at sea. Candidates at the time of their examination for admission must be not under fifteen nor over twenty years of age and physically sound, well formed and of robust condition. They enter the Academy immediately after passing the prescribed examinations, and are required to sign articles binding themselves to serve in the United States Navy eight years (including the time of probation at the Naval Academy), unless sooner discharged. The pay of a naval cadet is \$500 a year, beginning at the date of admission.

At the end of the third year the new first class is separated into two divisions: The Line Division and the Engineer Division, the numbers of these divisions being proportioned to the vacancies that have occurred in the several corps during the preceding year.

At the end of the six years' course appointments to fill vacancies in the Line and in the Marine Corps are made from the Line Division, and to fill vacancies in the Engineer Corps from the Engineer Division.

If, after making assignments as above, there should still be vacancies in one branch and surplus graduates in the other, the vacancies in the former may be filled by assignment to it of surplus graduates from the latter.

At least ten appointments from such graduates are made each year. Surplus graduates who do not receive appointments are given a certificate of graduation, an honorable discharge, and one year's sea pay.

The Academy was founded in 1845 by the Hon. George Bancroft, Secretary of the Navy in the administration of President Polk. It was formally opened October 10 of that year, with Commander Franklin Buchanan as Superintendent. During the Civil War it was removed from Annapolis, Md., to Newport, R. I., but was returned to the former place in 1865. It is under the direct supervision of the Bureau of Navigation, Navy Department.

### HOW TO BECOME A SOLDIER.

**Here are the Entrance Rules to the United States Military Academy at West Point:**

Each Congressional District and Territory—also the District of Columbia—is entitled to have one cadet at the Academy. There are also ten appointments at large, specially conferred by the President of the United States. The number of students is thus limited to 371. At present there is one extra cadet at the Academy, who was authorized by Congress to enter it at his own expense, from Venezuela.

Appointments are usually made one year in advance of date of admission, by the Secretary of War, upon the nomination of the Representative. These nominations may either be made after competitive examination or given direct, at the option of the Representative. The Representative may nominate a legally qualified second candidate, to be designated the alternate. The alternate will receive from the War Department a letter of appointment, and will be examined with the regular appointee, and if duly qualified will be admitted to the Academy in the event of the failure of the principal to pass the prescribed preliminary examinations. Appointees to the Military Academy must be between seventeen and twenty-two years of age, free from any infirmity which may render them unfit for military service, and able to pass a careful examination in reading, writing, orthography, arithmetic, grammar, geography, and history of the United States.

The course of instruction, which is quite thorough, requires four years, and is largely mathematical and professional. The principal subjects taught are mathematics, French, drawing, drill regulations of all arms of the service, natural and experimental philosophy, chemistry, mineralogy, geology, and electricity, history, international, constitutional, and military law, Spanish, and civil and military engineering, and art and science of war. About one-fourth of those appointed usually fail to pass the preliminary examination, and but little more than one-half the remainder are finally graduated. The discipline is very strict—even more so than in the army—and the enforcement of penalties for offenses is inflexible rather than severe. Academic duties begin September 1 and continue until June 1. Examina-

tions are held in each January and June, and cadets found proficient in studies and correct in conduct are given the particular standing in their class to which their merits entitle them, while those cadets deficient in either conduct or studies are discharged.

From about the middle of June to the end of August cadets live in camp, engaged only in military duties and receiving practical military instruction. Cadets are allowed but one leave of absence during the four years' course, and this is granted at the expiration of the first two years. The pay of a cadet is \$540 per year, and, with proper economy, is sufficient for his support. The number of students at the Academy is usually about 300.

Upon graduating cadets are commissioned as second lieutenants in the United States Army. The whole number of graduates from 1802 to 1895 has been 3,668. It is virtually absolutely necessary for a person seeking an appointment to apply to his Member of Congress. The appointments by the President are usually restricted to sons of officers of the army.

The Academy was established by act of Congress in 1802. An annual Board of Visitors is appointed, seven being appointed by the President of the United States, two by the President of the Senate, and three by the Speaker of the House of Representatives. They visit the Academy in June, and are present at the concluding exercises of the graduating class of that year. The Superintendent is Colonel O. H. Ernst, of the Corps of Engineers, and the military and academic staff consists of sixty-four persons. Captain Wilber E. Wilder, Fourth Cavalry, is adjutant.

The three oldest living graduates of the Military Academy are General George S. Greene, U. S. A., retired, of New Jersey, who was graduated in 1823; Joseph Smith Bryce, of District of Columbia, and Thomas A. Davies, of New York, who were graduated in 1829.

**DO YOU WISH TO ENTER UNCLE SAM'S CIVIL SERVICE?****Post-Office, Customs, Internal Revenue, and Washington Departments.**

*[Revised by the Secretary of the Civil Service Commission.]*

Here are the rules to be followed:

The purpose of the Civil Service Act, as declared in its title, is "to regulate and improve the civil service of the United States." It provides for the appointment of three Commissioners, a Chief Examiner, a Secretary, and other employes, and makes it the duty of the Commission to aid the President as he may request in preparing suitable rules for carrying the act into effect; to make regulations for and control the examinations provided for, and supervise and control the records of the same; and to make investigations and report upon all matters touching the enforcement and effect of the rules and regulations. The address of the Commission is Washington, D. C. The President of the Commission is John R. Proctor; the Secretary is John T. Doyle.

The service classified under the act, and to which it and the rules apply, embraces the Executive Department at Washington, Consular Service and commercial agencies affecting officers whose compensation directly and through fees range from \$1,000 to \$2,500, the Department of Labor, the Fish Commission, and the Civil Service Commission, the observers in the Weather Service, the Government Printing Office, the customs districts, thirty-four in number, in each of which there are twenty or more employes; all free-delivery post-offices, now 610 in number; the Railway Mail Service, the Indian School Service, and the Internal Revenue Service, exclusive of Deputy Collectors, including altogether about 52,000 places, or about one-fourth in point of numbers and one-half in importance and in salaries of the entire civil service.

Section 2 of Postal Rule 1 is amended by inserting after the word "thereto" in line 6 the following: "And whenever by order of the Postmaster-General any post-office shall be consolidated with and made a part of another post-office where free delivery is established, all the employes of the office thus consolidated whose names appear on the roster of said office ap-

proved by the Post-Office Department, and including the postmaster thereof, shall from the date of said order be employees of said free delivery office, and the person holding, on the date of said order, the position of postmaster at the office thus consolidated with said free-delivery office may be assigned to any position therein, and given any appropriate designation under the classification act which the Postmaster-General may direct."

The Classified Service embraces all places in the respective departments and offices, excepting laborers and workmen (not including any person designated as a skilled laborer or workman), and no person so employed can, without examination under the rules, be assigned to clerical duty, and also excepting those appointed by the President, by and with the advice and consent of the Senate. Certain of the places within the Classified Service are excepted from examination by the civil service rules, and may be filled in the discretion of the appointing officers without examination; a few other places may be filled in the discretion of the appointing officers without examination; a few other places may be filled by non-competitive examination, but the great mass of the places are filled by competitive examination,

For places in the Classified Service where technical qualifications are needed special examinations are held. In the Departmental Service they are held for the State Department, the Pension, Patent, and Signal offices, Geographical and Coast Surveys, and other offices.

**Applications.**—Applicants for examination must be citizens of the United States of the proper age. No person habitually using intoxicating liquors can be appointed. No discrimination is made on account of sex, color, or political or religious opinions. The limitations of age are; For the Departmental Service, not under twenty years, except that applicants are eligible to the messenger examination at eighteen years of age, pages between fourteen and eighteen, and women printers' assistants between eighteen and thirty-five; in the Custom Service, not under twenty-one years, except clerks or messengers, who must not be under twenty years; in the Postal Service, not under eighteen years, except carriers, who must not be under twenty-one or over forty; in the Railway Mail



Service not under eighteen or over thirty-five years, and in the Indian Service the limitations are different for each class. The age limitations do not apply to any person honorably discharged from the military or naval service of the United States by reason of disability resulting from wounds or sickness incurred in the line of duty. Such persons are preferred in appointments under §1, 754, R. S., and certified to appointing officers before all others of higher grade.

Every one seeking to be examined must first file an application blank. The blank for the Departmental, Railway Mail, Indian School, or Government Printing Office Service should be requested directly of the Civil Service Commission, at Washington. The blank for the Customs, Postal, or Internal Revenue Service must be requested in writing by the persons desiring examination of the Customs, Postal, or Internal Revenue Board of Examiners at the office where service is sought. These papers should be returned to the officers from whom they emanated.

**Examinations.**—The applicants to enter the services designated are examined as to their relative capacity and fitness. The ordinary clerical examinations are used only in the Customs, Departmental, and Internal Revenue Services for clerkships requiring no peculiar information or skill. They are limited to the following subjects: First, orthography, penmanship, and copying; second, arithmetic—fundamental rules, fractions, and percentage; third, interest and discount, elements of book-keeping, and accounts; fourth, elements of the English language, letter-writing, and the proper construction of sentences. For places in which a lower degree of education suffices, as for employes in postoffices, and those below the grade of clerks in custom-houses and in the Departments at Washington, the Commission limits the examination to less than these four subjects, omitting the third and parts of the fourth subject. No one is certified for appointment whose standing in the examination is less than 70 per centum of complete proficiency, except that applicants claiming military or naval preference under §1,754, R. S., need obtain but 65. The law also prescribes competitive examinations to test the fitness of persons in the service for promotion therein. The Commission gives a certificate

to the person examined, stating whether he passed or failed to pass.

**Appointments.**—When there is a vacancy to be filled the appointing officer applies to the Commission or proper examining board, and it reports to him the names of the three persons of the sex called for, graded highest on the proper register of those in his branch of the service and remaining eligible, and from the three a selection must be made. In the Departmental Service appointments are apportioned among the States on the basis of population.

Every appointment is made for a probationary period of six months, at the end of which time, if the conduct and capacity of the person appointed have been found satisfactory, the appointment is made absolute. There is a constant demand for men stenographers and typewriters, meat inspectors, patent examiners, compositors, fish culturists, and persons of technical qualifications of various kinds. The number of women applying for clerical places is greatly in excess of the needs of the service.

The following are excepted from examination for appointment: Confidential clerks of heads of departments or offices, cashiers of collectors and postmasters, superintendents of money-order divisions in post-offices, disbursing officers who give bonds, persons in the secret service, deputy collectors, and superintendents and chiefs of divisions of bureaus.



## Postal Regulations.

**THESE RATES ARE APPLICABLE TO ALL PARTS OF THE UNITED STATES.**

**First-Class Mail Matter.**—*Letters, postal cards, and all matter wholly or partly in writing, as follows:*

Accounts, whether partly or wholly in writing, whether in single sheets or book form.

Autograph albums, containing written signatures, or other miscellaneous written matter.

Bank books, with entries in writing therein.

Bank checks, when written, and whether cancelled or uncanceled.

Bank notes, national or otherwise, on which there is writing.

Bills, when written or partly written, whether signed or unsigned.

Books, when presented for

**Cost of sending: 2 Cents for each Ounce or Fraction thereof.**

mailing with letters, and tied or fastened together in same package with letters.

Cartes de visite, or visiting cards, with written addresses thereon.

Checks, when partly written, whether signed or not, or cancelled or uncanceled.

Contracts, wholly or partly in writing.

Copies, single or otherwise, when reproduced by other meth-



ods than ordinary type, plate, or lithograph; copies made by typewriter or caligraph, or other similar processes.

Correspondence, when actual and personal, whether the communication is wholly or partly in writing, or is prepared by typewriter, caligraph, or other similar processes.

Deeds, wholly or partly in writing, whether executed or unexecuted.

Diaries, with entries in writing therein.

Drafts, wholly or partly in writing, signed or unsigned, cancelled or uncanceled

Drop letters deposited at offices having free delivery.

Envelopes, with written addresses thereon.

Insurance policies, wholly or partly in writing, and applications therefor.

Invitations, wholly or partly written.

Letters, whether written or printed (except circulars); and whether written by hand or typewriter, caligraph, or other similar process.

"Old letters," whether sent singly or in bulk.

Manuscript matter, music or other manuscript designed for publication, unless accompanied by proofsheets or corrected proofs.

Mortgages, real or personal, and other deeds or contracts, wholly or partly in writing.

National bank notes, for they are partly written, requiring written signatures.

Packages, when sealed or sewed, or otherwise closed against inspection (except seeds).

Promissory notes, wholly or partly in writing, signed or unsigned.

Receipts, whether wholly or partly in writing, except receipts for subscription to, and inclosed with, second-class publications.

Signatures to personal communications, made by hand-stamp as well as handwriting.

Stenographic or shorthand notes.

Telegrams, offered for mailing, are letters, and not to be accepted for unless registered.

# **PUBLICATIONS WHICH MAY BE CIRCULATED AS SECOND-CLASS MAIL.**

**Second-Class Mail Matter.**—*Newspapers and other periodical publications which are issued at stated intervals, and as frequently as four times a year; described as follows:*

Second-class matter is of two kinds: First, that sent by publishers or news-agents; second, that sent by others than publishers and news agents.

The conditions upon which a publication shall be admitted to the second class are as follows:

*First.* It must regularly be issued at stated intervals, as frequently as four times a year, and bear a date of issue, and be numbered consecutively.

*Second.* It must be issued from a known office of publication.

*Third.* It must be formed of printed paper sheets, without board, leather, cloth, or other substantial binding such as distinguish printed books for preservation from periodical publications.

*Fourth.* It must be originated and published for the dissemination of information of a public character, or devoted to literature, the sciences, arts, or some special industry, and have a legitimate list of subscribers: *Provided, however,* that nothing herein contained shall be so construed as to admit to the second-class rate regular publications designed primarily for advertising purposes, or for free circulation, or for circulation at nominal rates.

Postmasters must require satisfactory evidence that publications offered for mailing at pound rates have a legitimate list of subscribers, by each of whom, or for each of whom, with his



Cost of sending; **1 Cent** for each Pound or Fraction thereof.

consent, expressed or implied, payment of the subscription price has been made or, agreed to be made. Subscription price must be shown by the publication.

**Third-Class Mail Matter.**—*Reproduction upon paper, by any process except that of hand-writing, of any words, letters, characters, figures or images, or of any combination thereof, not having the character of an actual and personal correspondence, as follows :*



Reproductions from originals, not in the nature of personal correspondence, produced by the electric pen, metallograph, chirograph, copygraph, or similar mechanical process easy of recognition.

"Blue prints," so called, when they are reproductions not intended for other uses than as copies of the original, and are not in the nature of personal correspondence.

Cost of sending: **1 Cent** for each **2 Ounces** or **Fraction** thereof.

Photographs containing no writing other than the name of the sender.

Books (*printed*), circulars, and other matter wholly in print.

Proofsheets and corrected proofsheets, and manuscript copy accompanying the same.

Valentines made wholly of paper, business and visiting cards, blank checks, drafts, and similar printed forms, printed blank check books, and books of blank drafts, deeds, insurance blanks, policies, shipping blanks, or consignee blanks in book or tablet form, charters in blank for signature, etc., blue prints, photographs, engravings, heliotypes, hektograph prints, lithographs, address tags, labels not gummed, gummed labels, and similar articles of print.

Seeds, scions, bulbs, roots, cuttings, and plants

Seeds, or other articles not prohibited, which are liable from their form or nature to loss or damage unless specially protect-